

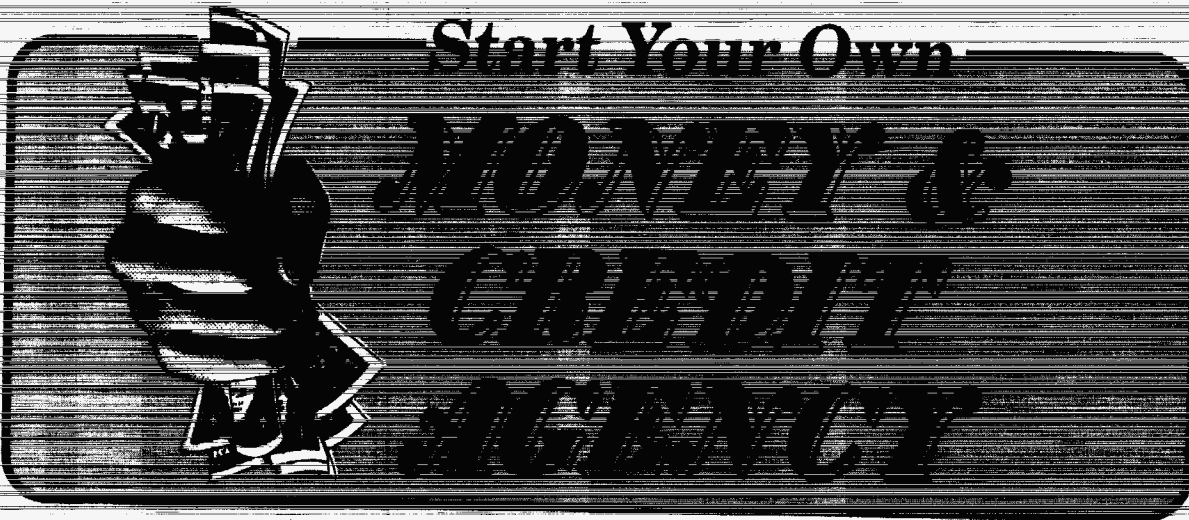
Can You Use a Part-Time Income?

Would You Like to Own Your Own Part-Time or Full-Time Business?

Would You Like to Earn up to \$500 Per Day and More Just by Running a Small Classified Advertisement in Your Local Newspaper?

If You Answered YES to Any of These Questions...

We Can Help You To...



Sell the Greatest and Most Sought After
Two Products in the World . . . Money & Credit . . .

as the Owner of Your Own

MONEY & CREDIT AGENCY!

Dear Friend,

You can quickly start to earn a great deal of money by selling the two greatest products in the world...**MONEY & CREDIT!** As the owner of your own **MONEY & CREDIT AGENCY**, you'll be offering consumers, businesses, and professionals the most sought after products in the world...**MONEY & CREDIT!** You can easily earn up to \$500 per day and more and be on your way toward success and financial independence!

You will also enjoy working with us for a number of important reasons. First and foremost, we insist that all of our money making programs meet our strict "**Super Blz Criteria**" — which means that each of our programs must offer **Steady Income**...Minimum

Amount of Time and Work Involved...Very Little
Start-Up Money Required...No Employees or Overhead...No Inventory...No Rent...No Previous Experience Necessary...Ideal for Both Men & Women...Can Be Operated Part-Time Expending Only a Few Hours Per Week...and Which Can Be Worked From Home on a Confidential Basis!

There are many types of businesses that you can start, but will they meet our **Super Blz Criteria**? Think about it carefully and you'll find that *most of the businesses you can start will not!* That's why you should pay careful attention to this opportunity and realize how important and profitable our programs can be for you!

It is also important to realize that when you enroll in any of our programs listed in this booklet, you are not just buying a book. It's extremely difficult to earn money from a book, which you may have already discovered through your own experience. To sell anything to anyone, you need first class sales and marketing materials to tell your story. And this is the area in which we have considerable expertise. Not only will we train you through our carefully prepared training manuals and supply you with Money and Credit Programs that enjoy great demand by consumers, businesses and professionals, but most importantly we will supply you with the sales and marketing materials to actually produce the fees & commissions that put dollars into your pocket! Yes!...with each program you will receive thousands of dollars in professionally prepared camera-ready artwork with our permission to reproduce locally or, at your option, you can purchase printed and folded quantities from us with space for your imprint. In addition our in-house professional Art Department will be at your disposal to do custom artwork for you at a nominal charge and our in-house Printing Department can supply all your printing and stationery needs conveniently from your home or office. We are as near to you as your own telephone!

The Money & Credit Business will allow you to meet and be around successful people with money — **Lenders...Bankers...Investors...Successful Brokers...Business Owners...Entrepreneurs**, etc. — which will allow opportunities to come your way. People looking for financing and credit can offer you great opportunities! By being in this business, you'll meet people with: **New Businesses...Growing Businesses...Distressed Situations...New Ideas...New Technology...and much more!** This business will open up opportunities and will teach you how to take advantage of them as they pres-

ent themselves. And best of all...you will ***Earn Money While You Learn!***

America is changing rapidly. The major American corporations are laying off hundreds of thousands of employees, many who thought they had a job for life. Labor unions can no longer protect their workers' jobs in today's international economy in which American business must compete profitably or fail. America is going from an industrial/agricultural economy to a financial/information/service economy. If you want to become wealthy and independent in the months ahead...the **Money & Credit Business** is one of the businesses that will ***prosper*** in the coming months and years! If you want to be in the right place, at the right time, don't ignore this opportunity! Please read through this booklet and phone us if you require additional information about any of the programs that interest you. Space limitations in this "Directory of Money Making Programs" did not permit us to go into complete detail about every program described, but we do have additional information available to send to you upon request. You may also enroll in any of our programs by phoning us at the number listed below and instructing us to charge your major credit card.

You'll enjoy working with us and you will find us to be a very reliable company which always stands ready to help you build your business. You can always feel free to phone us and it will be our pleasure to answer your questions (*FREE telephone consultation is included with all of our programs*).

Phone us at the number listed below on any business day. We will be pleased to speak with you about our programs and answer your questions. We also look forward to working closely with you in the weeks and months ahead.

Financial Planning Associates of California
5339 Prospect Rd. - Suite 413 • San Jose, CA 95129
[718] 768-6803 Ext. 742

Table of Contents & Quick Glance Summary of Money Making Programs!

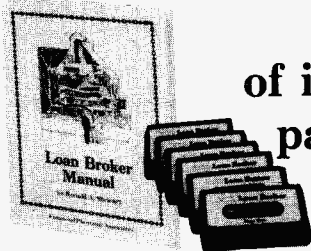
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4	Loan Broker Program You can earn substantial fees and commissions helping businesses and individuals solve their money problems. Features 6 hours of intensive instruction on cassette tape.	23	Commercial Real Estate Loan Program Earn \$10,000 to \$250,000 commissions per deal on commercial real estate loans one million dollars and up!
5	Credit Card Counselor Program Earn fees helping consumers with credit problems obtain a secured VISA and/or MasterCard credit card.	24	First Mortgage Purchase Program Our lenders (whom you can phone toll free) pay the nation's highest prices for existing residential & commercial mortgages.
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19	Four Programs to Earn Money in the Health Care Professional Marketplace The health care industry is the fastest growing industry in America today. Cut yourself a piece of this lucrative pie!	27	Custom Printed Business Cards Project a professional image to your customers with deluxe thermographed one- or two-color custom printed business cards.
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20	Merchant Credit Card Account Program Earn big money helping new and small businesses set up accounts to accept major credit cards.	28	Venture Capital Program Earn unlimited amounts of money helping new business "start-ups" and small businesses to e-x-p-a-n-d! Earn big money in 5 different ways!
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An Ideal Part-Time Business to Earn Additional Income in the '90's



Earn Substantial Fees and Commissions as a

Loan Broker



Our program, featuring 6 hours of intensive instruction on tape and a 112 page manual, can quickly put you into this lucrative business.



Help individuals and business people solve their money problems.
No experience or capital required!

Few other businesses today offer the exceptional earning potential and prestige of the loan brokerage business. And you can turn today's economy into your personal goldmine while you help people and businesses solve their money problems!

As a loan broker, you will learn the many secrets of financing which most individuals and many businesses fail to understand, including the fact that many banks are often difficult to do business with or are prohibited by state law from participating in many types of financing. In addition, private lending institutions have specialized areas of interest and each requires its own specific type of paperwork. As a loan broker, you will learn the borrowing procedures and techniques, and establish the personal contacts and relationships that will enable you to justify the generous fees and commissions that you can command for the valuable and often indispensable services that you can perform for your clients.

As a loan broker, you can become expert on all of the standard and alternative financing sources available to fill your clients' financing requirements. These techniques can also be used to help friends and relatives and even to satisfy your own financing requirements and need for funds.

The Need for Financing Has Never Been Greater

In today's economy, the need for money by individuals and businesses has never been greater. Millions of individuals are currently seeking funds for **debt consolidation** (to lower their total monthly payments), **tuition, taxes, energy, home repair and renovation, to go into business, to invest in real estate or other tax sheltering inflation hedges!**

Businesses today are seeking financing in unprecedented numbers for **working capital, cash flow, inventory, expansion** and for **new equipment and machinery**. Other profitable areas of financing are now open to you for **shopping centers, malls, office buildings, apartment houses, land development, industrial and commercial buildings and properties, hotels and motels, medical facilities and nursing homes, restaurants, service stations, first and second mortgages, construction loans, accounts receivable financing** and much much more!

As a loan broker, you can earn...

a large commission of from 1% to 10% on each transaction with a minimum amount of time and work, no cash investment (*only nominal expenses*) and absolutely no risk. At the same time you can become an indispensable member of your community and be known as "**The Financing Expert**" in your area. You can put yourself into position to set your own personal financial future at almost any level. Earnings of successful loan brokers are in the top 5% of the country and successful financial brokers can earn even more money than doctors, lawyers and other professionals. And best of all, you can become a loan broker without years of training and the money investment necessary in most professions. Our program will give you the knowledge and information for you to immediately get started in this lucrative profession. Our program will teach you how to match people and businesses in need of money with lending firms, lending institutions and private investors with capital to invest. And in today's economy, this can be much easier than you imagine—once you know how...which our program will teach you in detail!

The Best Way to Beat Inflation is to Make More Money!

...and believe me, my friend, truer words were never spoken! You must make *more money* in the days ahead and also make large amounts of money in *big chunks* so that you will have sufficient capital to make even more money to do the things that you and your family have always wanted to do.

Today's economic climate is the ideal time to start and to get in on the *ground floor* of this exceptionally profitable business...or if you are now in it to expand into new areas of finance and greater earnings!

If you can now use additional income to improve and protect your family's lifestyle and if you are looking for a recession-proof, inflation-proof business that can protect you and your family from whatever uncertain times may be ahead and which can be run part-time or full-time, then the loan brokerage business and our program is right for you.

One-Time Enrollment Fee \$100

Major National Bank Credit Cards!

Want a Visa or MasterCard credit card and been rejected? We can help. Savings account & fees required. FREE details. Phone or write: Your name, address, phone.

Major National Bank Credit Cards!

Want a Visa or MasterCard credit card and been rejected? Credit problems, bankrupt, divorced, new in credit? We can help. Savings account & fees required. Write or phone for FREE details. Your name, address, phone.

Major National Bank Credit Cards...

are available. Savings account & fees required. FREE details. Your name, address, phone.

**These Inexpensive Type Classified Ads in your Local Newspaper
Can Earn You Thousands of Dollars in Fees in the Weeks Ahead!**

Credit Card Counselor Program!

Having one or more credit cards is *almost a necessity* in today's society -- especially when traveling. Have you tried to rent a car or get a hotel room recently? Without a credit card, you may have to leave a large cash deposit and supply various types of identification. It is much less of a hassle to use a credit card. As a participant in our new program, millions -- yes, millions -- of consumers are your potential customers and many will gladly pay you a **\$25 referral fee** to help them obtain a Visa or MasterCard credit card.

An Estimated 15 Million Americans Will Be Turned Down When They Apply for National Bank Credit Cards...and You Can Help Many of Them Obtain These Cards!

A strange thing has happened to our growing checkless, cashless society. On the one hand banks are cultivating a national dependence on credit cards as a substitute for checks and cash, while on the other hand they are rejecting millions of applicants for these necessary pieces of plastic. This year alone, an estimated 15 million people will be turned down when they apply for a national bank credit card. These people are seldom deadbeats! They may be guilty of not having lived long enough at their present residences, or not having worked long enough at their present jobs. Others may be guilty of not having borrowed money or establishing credit before. And today's economy only tends to create more rigorous screening standards.

Then, there are people who have had credit problems because of illness, accident, lay-off, loss of job, overextension, or just plain mismanagement of their finances. These problems may even have led to bankruptcy and now these (*otherwise good*) people find it very difficult, if not impossible, to obtain a credit card. To further complicate matters, many banks do not issue credit cards. This means that a customer who may qualify will have to go to a strange bank in another part of town, or even to a bank in a distant city to apply. Then he or she risks the embarrassment of being turned down.

The Above Are No Longer Problems With Our "Secured" Credit Card Plan!

A federally chartered Savings & Loan Association can provide a Visa or MasterCard credit card through a *unique plan* which secures the card with the customer's collateral deposit account. The applicant must be over 18 years of age, have a minimum \$9,600 annual income, and no current credit problems. Previous credit problems that have been rectified and/or bankruptcy won't be held against applicants.

Here's How The Program Operates!

The applicant agrees to open a collateral deposit account in a designated Savings & Loan Association with as little as \$250 up to as much as \$5000 (*depending on how high a credit limit is desired on the card*). This deposit account becomes the secu-

urity for the card, which provides safety for the card issuer. The deposit account will be insured by the government sponsored FSIC. Many of the banks offer special features such as no monthly transaction fees, no additional cash advance fees, and no annual credit card fees charged to the card holder.

One of the best features of this unique program is that since everything is done by mail, your customer never has to leave the comfort and privacy of his/her home to apply. The credit card will be honored by over 4 million merchants worldwide.

Who Are Your Prospects?

Prospects for this service are *practically unlimited*. There are literally millions of people who want a major bank credit card and cannot get one, such as creditworthy people who were turned down because of insufficient time at their present jobs or residences... people who never borrowed before -- young singles just starting out, young marrieds, etc....people who were turned down because of previous credit problems which have been rectified...bankrupts...people who live in small towns whose banks don't issue credit cards...even people who have had credit cards cancelled because they didn't make payments on time! In fact most anyone desiring any type of credit is an ideal prospect.

How To Attract Clients

You can easily attract large quantities of potential customers by running small, inexpensive classified ads in local newspapers (*see examples above*). Your only limitation is your own imagination! If your local banks don't offer credit cards, ask your banker to send those customers to you, or if they do issue credit cards ask your banker to send you the names of people who were turned down. Also let the local merchants in your area who accept credit cards know about your service. It's good for them since they can make additional sales when their customers are short of cash. Let local civic groups, clubs, and organizations know that you provide this service. Even people who have had previous credit problems, divorce, bankruptcy, no credit history, etc., can apply. And since this program is available in all 50 states and handled entirely by mail, you can advertise nationally for business. We do not restrict you to any geographical area. The entrepreneur who gets into this deal early - before the pack - can earn a fabulous amount of money.

What Is Your Income Potential?

As a participant in our program, you can earn **\$25 from every applicant**. Depending on your aggressiveness in promoting this service, you should get large quantities of requests. Imagine your weekly profits if you had 4, 5, 6 or more customers per day! And, the clients you attract are also candidates for your other financial programs. Need we say more? (*see next page*)

One-Time Enrollment Fee \$150

This 8½ x 11" one- or two-color brochure will earn you \$25 commissions per customer as one of our Credit Card Counselors. We have a large variety of other sales and marketing aids for your use and we explain how to use them in our training manual. Repro quality copies will be sent to you with your start-up kit or you can order printed and folded copies directly through us.

You Can Now Obtain a Major National Bank Credit Card

even though you may have previously been turned down!

New Collateralized Credit Card Program

- No Annual Fee
- No Monthly Transaction Fees
- No Additional Cash Advance Fees

IT'S TRUE! You can still qualify even if you've had previous credit problems, divorce, bankruptcy, no credit history or are concerned about your current income, employment status, marital status, residence, age (*you must be over 18*), sex, etc. **YES**... you can still have your own VISA credit card honored by over 4 million merchants worldwide, with a credit line of from \$500 up to \$25,000 per card. In today's credit conscious society, having one or more credit cards is almost a necessity... and here's why!

A Credit Card is a "MUST" in Today's Society!

Have you tried to rent a car or get a hotel room recently? Without a credit card you may have to leave a large cash deposit and supply various types of identification. It is much less of a hassle to use a credit card! There are many other advantages of having a credit card. Here are just a few:

- Cash a personal check
- A guaranteed hotel reservation by phone
- When caught short of cash
- Stretch out your payments over a longer period of time
- Avoid carrying cash
- Order sport or show tickets by phone
- Order mail order products by phone
- Use as identification
- Establish a credit history and rating
- As a guarantee when paying by personal check

New Unique Credit Card Program

Financial Planning Associates contacts and monitors card issuing banks on a continuous basis and will refer you to the card issuing institution with the most liberal terms to maximize your chances of obtaining a credit card. The usual minimum terms to qualify for a VISA card from a federally chartered Savings & Loan Association are that applicants be over 18 years of age, have a minimum \$9,600 annual income and no current credit problems. Previous credit problems that have been rectified and/or bankruptcy over four years ago will not be held against applicants.

Here's How the Standard Program Operates!

After several preliminary steps (*see below*), you will submit an official application and open and maintain a collateralized deposit account (*minimum collateral deposit—\$500*) in a federally chartered Savings and Loan Association. The balance in your deposit account will determine your credit limit. You can increase your credit limit at any time by depositing additional amounts into your deposit collateral account. The deposit account will be insured by the government sponsored FSLIC and earn annual interest on balances over a certain limit. Interest on all credit card balances will be charged at the bank's current rate per annum.

How to Get Your Credit Card

To apply for your Visa card, do the following:

- (1) Read, fill out and sign the form below.
- (2) Enclose our non-refundable referral agent service fee of \$25.

We will mail you a special processing card and instructions. As soon as you return the completed processing card to the referral service company (*Financial Planning Associates*) with their additional non-refundable processing fee of \$25, you will receive an official application form directly from the card issuing institution *who may charge an additional processing fee not to exceed \$50 in most cases. (Note: the total fee you will be paying for all referral services will not exceed \$100 in most cases).* You will not have to make the collateral deposit until your application is approved.

One of the best features of these unique programs is that you never have to leave the comfort and privacy of your home to apply. This program is available to residents in all 50 states and everything is done by mail.

Note: Requirements and terms are subject to change without notice.

ORDER FORM

Your Name Here
Your Address Here
Your Phone Number Here

Gentlemen,

- ☐ I have enclosed \$25
☐ Cash ☐ Check ☐ Money Order

Please process my request for a VISA Credit Card

I have read this brochure carefully and fully understand how this program operates. I understand that the issuance of a Visa card is at the sole discretion of the issuing institution and that there is no guarantee expressed or implied that my application will be approved or that a credit card will be issued to me. I fully understand that your referral agent service fee as well as the \$25 service fee that I will be paying to the referral service company (*Financial Planning Associates*) is non-refundable whether or not a card is issued to me.

Signature _____
Print Name _____
Address _____
City _____ State _____ Zip _____
Phone () _____ Best time to call _____

* Visa is a registered trademark of VISA U.S.A., Inc. and VISA International Services Association

Financial Planning Associates is not affiliated with VISA U.S.A. Inc.

CREDIT REPAIR

**May Soon be the Hottest New Service Business
in the Entire Country!...and you can make
a bundle by getting in early!**

**You can earn \$75 — \$105 — \$135 and \$195 commissions
on each client (you keep 60% of all fees) with very little work
(we do all the processing) and you can earn these
commissions numerous times each day!**

Millions of men and women (*and married couples*) are turned down each week for an auto or personal loan...a mortgage...insurance...or a job...based on information contained in a Credit Bureau Report. Many of these Credit Bureau Reports contain erroneous, obsolete, outdated, incomplete, inaccurate or misleading information that may make it difficult or impossible for individuals and couples to obtain credit, insurance or employment. Many of these millions of men, women and couples will gladly pay a fee for assistance in helping them to improve their Credit Bureau Reports. This is a potential untapped gold mine that, by working together, can earn us a great deal of money.

What We Do...and How We Do It!

Men, women and couples (*consumers*) have a legal right to dispute any and all derogatory and negative information contained in a Credit Bureau Report if they feel that the information is incomplete, obsolete, outdated, inaccurate, misleading or if they feel that their side of the story has a right to be told...and as long as their dispute is not frivolous or irrelevant.

By using existing state and/or federal consumer protection laws designed to protect consumer rights regarding Credit Bureau Reports and our own streamlined procedures that we have organized and perfected, we (*and you as one of our service representatives*) can offer consumers assistance in removing inaccurate, erroneous, outdated, obsolete, incomplete and misleading information from their Credit Bureau(s) Reports. As we said above, a consumer has the legal right to dispute any and all derogatory and negative information as long as the dispute cannot be determined to be *frivolous* or *irrelevant*. The Credit Bureau or Bureaus...**must, by law, reinvestigate all the information that the consumer has disputed!** If the Credit Reporting Bureau finds the information to be inaccurate or if the information can no longer be verified, it must promptly be deleted from all future reports! In addition, the consumer can insist that the Credit Reporting Bureau (*or Bureaus*) furnish notification about the deleted items to any person or firm who received a report within the last six months (*or two years for employment purposes*).

We can also assist the consumer in adding an up to 100-word statement (*the consumer's side of the story*) to any remaining negative statements about his/her credit history and also in adding positive credit information that may be missing from his/her Credit Bureau Report!

All consumers requesting to purchase our service will be required to sign our Credit Report Information Verification Assistance Service Agreement. Since we will not personally know each client who comes to us and, therefore, whether the information contained

in their Credit Bureau Report is accurate or inaccurate — or can or cannot be verified — our agreement form clearly states that we *do not guarantee* to improve their report(s) but will exercise our best efforts on their behalf. Even assuming that every item contained in a person's Credit Bureau Report is verified as accurate...the consumer can still add an up to 100-word statement (*his/her side of the story*) to any negative items plus request the addition of positive credit information not contained in the report. Another benefit is the consumer will now know exactly what he/she is up against and can take steps to rebuild his/her credit. The majority of our customers benefit from our service and almost all of our customers agree that our service was well worth the reasonable fees charged for the time and effort we saved them in research and correspondence.

Local Merchants and Professionals Will Refer Clients to You

Fewer people are more frustrated than a new or used car dealer, real estate broker, furniture or appliance dealer, home improvement contractor, etc. who makes a sale and then sees it go down the tube because the finance company or bank turned down their customer's financing request based on a Credit Bureau Report (*which almost all banks and finance companies use religiously*). These merchants and business people will be delighted to refer customers to you in the hope of being able to consummate the sale once the problem in the Credit Bureau Report has been eliminated. We have prepared sales letters for you to mail to these merchants and business people and included them in your kit. Attorneys, accountants, insurance brokers and other professionals can also refer customers to you. We have even heard of attorneys who are using our type of service to straighten out their own personal Credit Bureau Reports — they know how much time they can save by using a specialist. We will also supply you with sales letters to inform professionals in your area of your Credit Repair Services.

We Make it Easy for you to Attract Clients

We supply you with an assortment of *professionally prepared sales and marketing aids* which includes a **direct mail brochure** describing our Credit Repair Service in detail and containing an order form with space for your imprint. We supply you with **classified and display advertisements** ready for you to place in your local newspapers. We supply you with a **postcard mailer** and **assorted letters to merchants and professionals** as mentioned earlier.

We also supply you with a **Sales & Marketing Manual** which will teach you everything you need to know to attract clients, sign them up for our service and then forward their orders to us for processing.

(continued on next page)

You can Start Earning Money as a "Credit Repair Counselor" Almost Immediately!

Your local newspaper can have your classified or display advertisement in circulation within two or three days from the time you place it (*sometimes overnight*) so you can be off and running in practically hours. You can also anticipate a great deal of word-of-mouth business plus referral business from the merchants and professionals we previously mentioned.

You Earn 60% Commission!

We want you to have *excess profits* to use for advertising and direct mail to bring in customers, so we've decided not to give you 40% or even 50% commission (*which you probably would have been content with, based on the huge sales potential of this service*). We've based our processing costs (*utilizing our high-speed word processing system and our already trained staff*) on a high volume of orders. Using that as a foundation we can give you an across-the-board **60% commission on all service fees**...and you can deduct your commissions up-front and send us your check for the net. We're not stupid!...we know the more money you make, the harder you'll work, the faster your business will grow...and the more money we, in turn, will make! A long time ago we learned that you've got to give to get!

The Importance of Getting in on this Early!

This exciting new service is **unheard of** in most parts of the country right now...and it's quite possible for all of us to make a small fortune in the months ahead. One of the major Credit Reporting Bureaus issued over 35 million Credit Reports last year, so I hope that

you can see the enormous potential of this business. Alas, this present lack of competition will not last forever. It may take potential competitors six months to a year to do the research we've done, and automate with the high-speed equipment we already have running. Within that time frame, we intend to capture a large share of the marketplace and earn a great deal of money. And that's one of the reasons we are offering you a 60% commission. We want our service offered and sold in every city in the country as soon as possible.

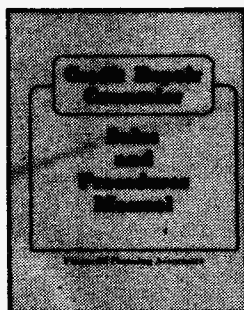
How to Join with Us as a "Credit Repair Counselor"

The enrollment fee to join us as a **Credit Repair Counselor** is \$495.00. Did I hear you say, "OUCH!" Why \$495? Two reasons: (1) If someone gave you information that could make you \$100,000 richer in the next six months, would you turn it down? *You* know what we've got here...and we know what we've got here...and if the potential of earning **\$100,000 OR MORE** in the next six months is not worth \$495 to you...then please throw this in the wastebasket immediately!

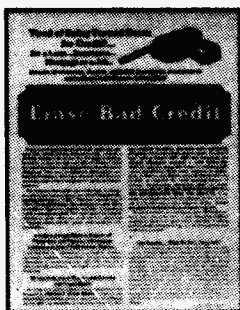
Reason (2) We don't want five Credit Repair Counselors in every city climbing over each other. By charging a relatively high enrollment fee, we should end up with *one solid* Credit Repair Counselor in most major cities. We are not giving out any exclusive territories or promising any. However, if you get in early you'll probably be our only Credit Repair Counselor in your area...at least for a period of time — and in that period of time you can earn a great deal of money. And you can still earn large amounts of money even after you have a competitor or two!

First Year Enrollment Fee \$495

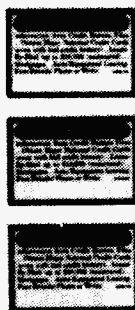
You Receive all This and More...as one of our Credit Repair Counselors!



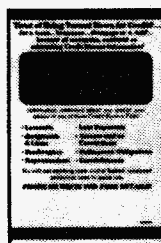
Credit Repair Sales &
Procedures Training
Manual



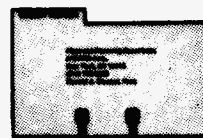
8 1/2 x 11" two-color
two-sided Sales
Brochure



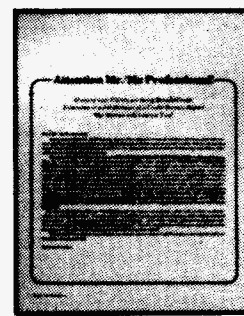
Display
Advertisements



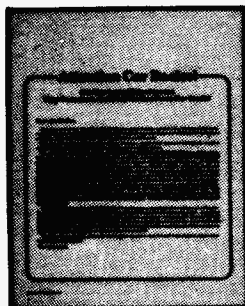
Postcard Mailer



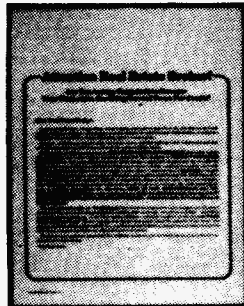
Rolodex Business
Card



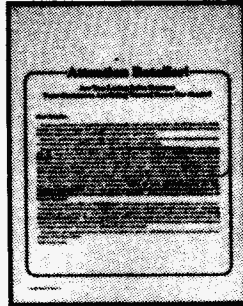
Attention:
Mr./Ms Professional
Sales Letter



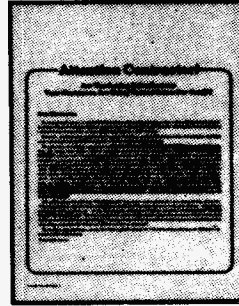
Attention: Car Dealer
Sales Letter



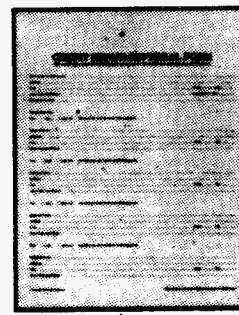
Attention: Real Estate
Broker
Sales Letter



Attention: Retailer
Sales Letter



Attention: Contractor
Sales Letter



Credit Repair
Referral Sheet

Tired of Being Turned Down for Credit?... for a Loan...Insurance... Mortgage or a Job... REJECTED!

because of erroneous, obsolete, outdated, incomplete, inaccurate or misleading Credit Bureau information?

We can help you to

Erase Bad Credit

Information contained about you and/or your spouse in one or more Credit Reporting Agency credit bureau files!

If you've ever applied for an auto loan, credit card, personal loan, charge account, insurance or job... someone is probably keeping a file on you. This file might contain information on how you pay your bills or whether you've been sued, been late in making payments, have delinquent obligations, have liens or judgments filed against you, filed for bankruptcy, have been arrested, indicted or convicted of a crime or have had property repossessed for non-payment.

The companies that gather and sell this type of information about you and your spouse are called Consumer Reporting Agencies or "CRAs". The most common type of CRA is the credit bureau. The information sold by CRA's to creditors, employers, insurers, and other businesses is called a consumer report. This report generally contains information about where you work and live, about your bill-paying habits and the various credit problems mentioned above.

You Have a Legal Right to Dispute all Inaccurate and Negative Information Contained in your Credit Bureau Report...

if you feel that this information is incomplete, obsolete, inaccurate, outdated or misleading. You can also dispute information if you feel that your side of the story has a right to be told, as long as your dispute is not frivolous or irrelevant.

We Can Help you to Protect and Exercise your Legal Rights!

By using state and/or federal consumer protection laws designed to **PROTECT YOUR RIGHTS**, and our own streamlined procedures we have organized and perfected, we can offer you assistance in removing erroneous, ob-

solete, outdated, incomplete, inaccurate and/or misleading information from your credit bureau(s) report. You have a legal right to dispute ANY AND ALL derogatory and negative information contained in credit bureau files about you and your spouse which may be making it difficult or impossible to obtain credit, insurance or employment. As long as your dispute cannot be determined to be frivolous or irrelevant, the credit reporting bureau (or bureaus) disseminating information about you and/or your spouse **MUST, BY LAW, REINVESTIGATE ALL THE INFORMATION THAT YOU DISPUTE.** If the credit reporting bureau finds the information to be inaccurate or if the information can no longer be verified... it must promptly be deleted from your future reports.

We can also assist you in adding an up to 100-word statement (your side of the story) to any remaining negative statements about your credit history and also in adding positive credit information that may be missing from your credit bureau report.

Can You Do... "What We Do"... Yourself?

Yes! If you want to spend the time and do the research, you can. You can also be your own plumber, electrician and carpenter. We have spent considerable time and money researching the consumer protection laws and perfecting procedures and systems that we feel will save you a great deal of time and effort and maximize the amount of positive results that you would like to obtain. We also have thousands of dollars invested in sophisticated word processing machines and trained operators plus prepared forms which will save you the time and effort writing or typing letters and correspondence. We believe that you will find our service well worth the reasonable fees we charge.

This two-sided, two-color 8½ x 11" brochure will earn you \$75—\$105—\$135 and \$195 commissions as one of our Credit Repair Counselors. We also have many other sales and marketing aids designed for your use (their effective use will be completely explained in your training manual.) Repro quality copies of this brochure will be sent to you with your start-up kit or you can conveniently order printed and folded copies from us.

What We Can Do for You!

- Help you to identify all the major credit reporting bureaus in your area who may have a file on you and who may be issuing reports on you and/or your spouse.
- Help you to obtain (we will prepare forms and/or correspondence for you a free copy(s) of your credit bureau report (or summary of same) if you have recently (within the last 30 days) been denied credit or help you to obtain it for a nominal charge (usually \$15 or less each).
- Advise you how to have your credit bureau report (which may contain coded information) explained to you in plain English...free of charge.
- Prepare correspondence and/or forms for you to dispute the erroneous, inaccurate, obsolete, outdated, or misleading information that may be in your credit bureau report making it difficult or impossible for you and/or your spouse to obtain credit, insurance and/or employment.
- Prepare correspondence and/or forms for submission to the credit reporting bureau(s) if they do not act upon your requests in the reasonable time required by law.
- Prepare correspondence and/or forms to allow you to add an up to 100-word statement (your side of the story) to any negative credit information remaining in your report.
- Prepare correspondence and/or forms to allow you to request the addition of positive credit information to your credit bureau(s) report(s).
- Advise you how to seek the free assistance of Federal and state agencies if the credit bureau(s) doesn't

comply with the law by promptly deleting inaccurate information or information that can no longer be verified from your report.

- Advise you of your right to both actual damages and punitive damages for willful noncompliance of Federal law by credit reporting bureaus (plus your right to actual damages for negligent noncompliance).

FREE TELEPHONE CONSULTATION on your credit problem!

How to Immediately use our "Erase Bad Credit Information" Service

1. Select the type of service desired (One Credit Reporting Bureau—Individual or Jointly with Spouse; Two Credit Reporting Bureaus—Individual or Jointly with Spouse).
2. Fill out and sign the form below.
3. Read, fill out and sign our "Credit Report Information Verification Assistance Service Agreement" (if not enclosed, a copy will be sent to you upon receipt of the Service Order Form below or you may request a free report).
4. Mail or give \$15 and \$15 above with proper service fee (see fee schedule) to our local service representative.

Fee Schedule—

Individual/One Credit Bureau	\$125.00
Joint (husband & wife)/One Credit Bureau	\$175.00
Individual/Two Credit Bureaus	\$225.00
Joint/Two Credit Bureaus	\$275.00

Note: Many areas of the country are covered by two major credit reporting bureaus, both of which may have a file on you under your spouse.

"Erase Bad Credit Information" Service Order Form

Authorized Service Representative:

I hereby request your assistance in removing erroneous, outdated, etc. information from my credit bureau(s) file(s) and I hereby request that you start your service indicated below as soon as possible. I understand that this request for service is subject to the terms and conditions on your "Credit Report Information Verification Assistance Service Agreement" which I will read and sign.

(Indicate type of service desired)

- ☐ Individual/One Credit Bureau \$125.00
☐ Joint (husband & wife)/One Credit Bureau \$175.00
☐ Individual/Two Credit Bureaus \$225.00
☐ Joint/Two Credit Bureaus \$275.00
☐ I have enclosed \$
☐ Cash ☐ Check ☐ Money Order

Print Name _____
 Birth Date _____ SSN _____
 Spouse Print Name _____
 Birth Date _____ SSN _____
 Address _____
 City _____ State _____ Zip _____
 Home Phone () _____ Best time to call _____
 Business Phone () _____ Best time to call _____
 Previous Address _____
 City _____ State _____ Zip _____
 Signature _____ Date _____
 Spouse's Signature _____ Date _____

Accounts Receivable Purchase Program!



If You're Ready to Get Rich in the Weeks Ahead...Read This Immediately!

- ♦ Ready to Start Earning Money for You Right Now!
- ♦ We Have Financing Available for Your Clients in All 50 States!
- ♦ You Are Bringing Your Clients Money — Could Anything Be Easier???
- ♦ Earn \$1000-\$2000-\$5000 Commissions Per Client on a Continuing Basis (*paid by lender — you never have to collect any fees from clients*).
- ♦ You MUST Respond Immediately — A Limited Number of Territories Are Now Being Offered on an Exclusive Basis!

Tens of thousands of businesses (*including small, minority- and woman-owned businesses*) sell to (*or do work for*) other businesses and city, state and federal government agencies. Many of these businesses have cash flow problems because they have to wait 30, 60, 90 or 120 days to get paid on their contracts or invoices. Other tens of thousands of businesses would like to do work for other businesses and city, state, or federal agencies but cannot afford to wait the 30-120 days for their money or cannot meet the bonding or financial qualification requirements to obtain contracts. We now have an answer for these small businesses, an answer which can earn many thousands of dollars in commissions for you in the months ahead!

Our lending source will extend cash to small businesses ***with no financial qualification by the business or its owners***. The only criteria is the open invoice[s] — with or without a contract — your client has with another business or city, state, or federal agency.

Our lending source can **wire transfer** 60-80% of your client's open invoice directly to the client's bank account within 48 hours of verification. Your client pays a finance charge comparable to (*and less than some*) bank rates...from 4% to 14% depending upon the amount of time that elapses from the day funds are advanced to your client until they are repaid. There are absolutely no front fees or additional fees or charges. Upon payment by your client's customer to our lender, your client will receive the remainder of the invoice money less the finance charge...and you will receive your commission — which is **10% of the total finance charge per transaction**.

Easy, Easy, Easy Documentation

All our lender needs is [1] a one-page **Client Application**, [2] copies of **existing contracts** (*if any*) and [3] copies of **new invoices** currently due and payable. The lender will take care of all additional paperwork. Could anything be easier?

Getting Clients is Easy

Businesses doing business with other businesses and those holding contracts with city, state, and federal agencies is public information. You can have easy access to their names, addresses and phone numbers (*our manual will cover this*). For instance, on its back pages **The Commerce Business Daily**, published by the Department of Commerce, lists all government contract awards of \$25,000 or more and indicates which companies are small business enterprises. You can subscribe to this daily publication or read it free at your public library.

The **Federal Procurement Data Center** can supply you with the addresses of all contract holders on mailing labels. They even have a free brochure of available data on federal contract holders. A contact person and phone number will be supplied to you in our manual. Our manual will also tell you where to get a **National Minority-Owned Business Directory** plus more!

Dun & Bradstreet, the nation's largest commercial credit reporting agency, has a marketing services division that can supply you with names of businesses in your area on mailing labels. We have a selection of professionally prepared direct mail material ready for your use to contact these businesses. Also keep in mind that every business knows dozens of other businesses, so you will get a terrific referral and word-of-mouth business as your Accounts Receivable Finance Business grows and prospers!

You'll find thousands of businesses right in your own backyard so to speak. Manufacturers, wholesalers and distributors, plus countless service businesses are just a few of the millions of businesses who must give credit to do business with other businesses, city, state and federal agencies, universities, hospitals, etc. These businesses frequently have cash flow problems. Now you can help them and earn substantial commissions by doing so. The opportunities this program will open for you are truly phenomenal!

Commissions

Remember, you get 10% of our lender's 4% to 14% financing charge (*a complete financing rate chart, based on time, will be supplied to you*) — which can really add up to big bucks! For instance, a \$2 million group of invoices is funded at 4%. Your commission is \$8000 (10% of the financing charge)! Many contracts average a million dollars or more and run on a continuous basis for years, which means that you can keep earning commissions as long as the contract continues...as well as commission on new billing done by your clients. If you place two clients per month, each with only \$100,000 monthly billing (*a minimal and easy goal*), at the end of one year you can be receiving \$9600 per month...with no further work as this rate of billing continues. And keep in mind that your clients will be seeking more contracts and billing — building their businesses so that your original placements will hopefully grow as the fortunes of your clients improve. *There is no limit to the amount of money you can make!*

Our Manual Gives You Everything You Need To Start Earning Commissions Immediately!

All you have to do is follow the easy 1-2-3 directions in our start-up manual. Before you realize it you'll be making more money than you ever dreamed possible...and enjoying every minute of it! We explain how the program works in detail, how to get clients and close leads, and how to quickly build commissions. You will also receive a selection of professionally prepared brochures and direct mail pieces (*that you can re-print locally or obtain from us*) to bring in business...PLUS forms, form letters, advertisements, etc., to start doing business immediately.

You Can Enroll In This Program On Two Levels

You can choose to enroll as either an **Accounts Receivable Purchase Program Representative** or an **Exclusive Territory Regional Director**. A maximum of only 4 representatives will be enrolled in any state county not having a Regional Director. The one-time enrollment fee is \$150.

You may also apply to become the **FPA Exclusive Territory Regional Director** in the state county that you reside or do business in *if we do not have any representatives or Regional Director in the county*. Only one Regional Director will be appointed per state county on a *first-come/first-served* basis. The one-time enrollment fee is only \$495. To become a Regional Director, please phone us immediately at [718] 788-8803 from 10 am to 10 pm New York time on any business day to check if your state county is available. If it is, we will hold it for you for three (3) days pending receipt of your enrollment fee by express mail...or you may enroll by phone using your major credit card.

This Can Be Your Most Profitable Year Ever!

If you're smart enough to spot a potential goldmine when you see it, you'll jump into this program with both feet immediately! You can help small businesses grow and make yourself some fantastic money by doing so. Need we say more?

Accounts Receivable Purchase Program Representative \$150

Exclusive Territory Regional Director \$495

Small Business Loan Program!



Available In: CT... DE... MD... MA
... NJ... NY... NC... PA... VA and
Washington, DC!

- Small Business Loans from \$25,000 up to \$650,000
- Term: 7 to 25 years
- For Start-ups of New Business . . . Buy-Out of Existing Business . . . Working Capital . . . Business Expansion . . . Inventory or Equipment Purchase . . . Building Construction . . . Most Business Purposes!
- You Earn Full 1% Commission of Gross Loan Amount . . . which means you can earn from \$250 up to \$6500 Per deal . . . just for getting and screening initial paperwork and introducing your client to our lender!

We have made an arrangement with an approved (*licensed by the S.B.A.*) Small Business Lending Company [SBLC] who is one of only 12 such non-bank lenders in the entire country. This lender offers small business loans from \$25,000 up to \$650,000 for new business start-ups, buy-outs of existing businesses, working capital, business expansion, inventory or equipment purchase, building construction, etc., for 7 to 25 years at competitive rates (*2¾% above prime*). There are no hidden fees, no pre-payment penalties and no balloon payments.

Because they deal solely with small and medium-sized businesses, the lender offers the attention and financial experience to growth-oriented firms which is usually only available to much larger companies. They are well-versed in the federal code governing the SBA and its operating procedures so they can give your clients efficient service when packaging and processing loans. The lender also specializes in **Franchise Business Purchase Financing** (up to \$1 million available) for qualified clients.

A *one-page application* is all that is required initially. After receiving the initial application from you, the lender will conduct a telephone interview with your client to determine if they are eligible for these loans, which will save you the time and expense of unnecessary preparation of paperwork. If your client is accepted, our lender's staff will help your client complete the application requirements.

Earn Up to \$6,500 Per Deal!

You earn 1% of the gross loan amount . . . which means you can earn from \$250 up to \$6,500 per deal! **Your average commission can easily be over \$1,000 per deal.** And all you have to do is screen the initial paperwork and introduce your client to our lender!

Small business start-ups and expansion is the fastest growing segment of American business today. Be part of it and cash in!

One-Time Enrollment Fee \$295

Exclusive FPA Report Will Teach You How To . . .

**Start Dialing for Dollars
by Getting Into the
"DIAL-IT"**

Telephone Service Business!



900-700-976-540-970, Etc.

- FPA Exclusive 51-page report & 60-minute cassette will teach you everything you need to know . . . with complete names and addresses of all sources you will need to be in this business!
- The business of the future ready to earn money for you right now!
- A business that requires no merchandise, no employees or premises, no purchase of equipment and the ability to earn money for you while you are in bed sound asleep!

If you heard about a business that requires no merchandise, no employees, no office or premises, no purchase of equipment and an opportunity to earn money without going to work (*with the ability to earn most of it while sound asleep*) . . . **would you be excited?** And if you could own a business where the Telephone Company would do all of your billing and collecting . . . **would you be excited?**

Unlimited Business Potential!

10% of the U.S. population is currently functionally illiterate. 93% of all homes have telephones, compared with the 5% that have home computers. Information via the telephone presents a **universal market** that excludes only 7% of the population. And that 7% may still phone your service from their places of employment! In today's high-tech changing world, the written word is no longer the preferred medium for obtaining information or entertainment. TV, radio and the telephone are preferred! The possibilities of information you can provide are only limited by your own imagination.

The Telephone Dial-It Services Business in only in its infancy and there's room for all. You've seen ads or heard commercials offering **Singles Gab Lines, Introduction Services, Horoscopes, Wall Street Reports, Dial-a-Joke, Sexy Adult Conversation, Sports Info** . . . and a host of other Information Services. Callers dial a **540, 900, 976, 700, 550, 970** or similar special telephone exchanges set up by the phone companies. The caller is billed a per minute charge by the local (*or national*) phone company, which keeps a piece of your action for themselves, and sends you a check every month!

FPA's exclusive Report is now available! It will give you information on: 540-550-700-900-970-976 service . . . list of space providers who will rent you space for your telephone lines . . . list of equipment providers who will rent you time on their equipment . . . company that prepares TV commercials . . . company that prepares small display ads . . . companies who will provide complete packages of services . . . how to obtain free subscription to the new magazine for Dial-It Service Information Providers . . . how to obtain 5-hour "How to Get Into . . ." Video seminar VHS cassette . . . how to obtain national directory listing all cities where service is currently available . . . and much more!

You're not limited to advertising and running this business in your local area. The companies listed in our report can handle everything for you from coast-to-coast!

Free Bonus Audio Cassette!

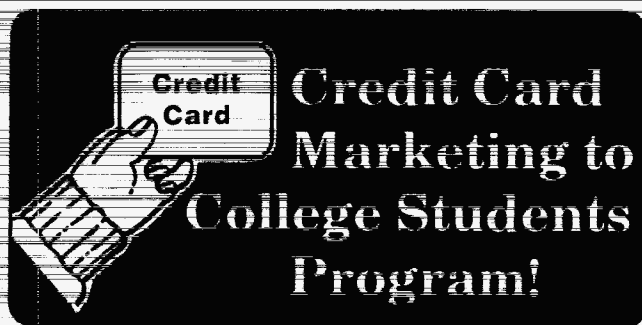
Over \$100 worth of sample calls are included on this bonus cassette. You'll hear **REAL** money earning programs . . . such as Advice . . . Consumer Services . . . Employment . . . Children's Programs . . . Video Text Programs . . . Entertainment . . . Horoscopes . . . Games . . . Trivia . . . Finance . . . Weather . . . Time . . . Health . . . Personal . . . Party Line . . . Gab Line . . . Humor . . . Soaps . . . Music . . . Sports . . . Racing . . . Lottery . . . Real Estate . . . Housing . . . and Voice Mail . . . to stimulate your imagination on planning your own programs . . . demonstrate programs actually earning money . . . and give you a realistic sense and feel for the business!

Side Two of this 60-minute cassette contains **ADULT MATERIAL**. [**Warning:** For adults only and some of the programs are as raunchy as you can get.] Even though the adult market is controversial, it currently represents about **40%** of the Dial-It Services business. Because of the Freedom of Speech issues involved, adult programming may be here to stay!

Order FPA's exclusive report today and get into this business of the future early, while there is limited competition and phone lines are still available! Opportunity is now knocking. Are you there to listen to it?

One-Time Fee \$150

**Cash-in on the Millions of
Credit Hungry College Students
With Our New**



- **You Earn Up To \$350 Per Application...and Some Students Fill Out 3-6 Applications! Current Reps are Pulling in 150-700 Applications Per Day!**
- **Campus Marketing Company Provides Applications, Supplies, Training, Arranges Table or Tent Setups, Supplies Premiums such as AM/FM Headphone Radios, Sunglasses, etc., AT NO CHARGE TO YOU!**
- **100% Hotel/Motel Reimbursement and Food Allowances to Reps Who Travel to Colleges. Ford Vans and ALL Expenses Paid to Reps Who Want to Travel Across Their Geographic Area for 2-Week Periods!**
- **Contests & Bonuses Culminating in Hawaiian or Caribbean Trips, Color TVs, Other Prizes, Incentives, and Cash Bonuses to Reps!**
- **"Take-One" Program Allows You to Earn Money on a Continuous Basis!**

If you enjoy meeting and being around college students, and want to earn large "chunks" of steady money, working when you want to — with no bosses over your head — **this is your lucky day!**

We have been contracted by the country's foremost college campus marketing company to recruit agents in all 50 states and Canada. The marketing company arranges appointments at nearby college campuses to run table and/or tent set-ups to have college students apply for major bank and other credit cards. Most college students **WILL BE ACCEPTED** even if they have no previous credit history. **YOU GET PAID** for every properly completed application whether or not the student is granted credit by any or all of the credit granters. You can work as often as your time and ambition permit — which means you can earn just about as much money as you desire!

Training & Support

The campus marketing company will provide you with complete training and support. A customized training kit will be prepared for you...plus you will receive several days of one-on-one training at a local college campus.

Market Potential

There are close to 5,000 colleges in the U.S. and Canada. Our marketing company has arrangements with over 3,100 and is expanding to new schools on a continuing basis. This program offers steady income potential. Your efforts today can be rewarded with a substantial income for many years to come.

One-Time Enrollment Fee \$150

**Millions of High School & College
Students Offer You Unlimited
Income Potential With Our New...**



Student Loan Funding Program

- **Multi-Level Earnings With 7-Level Downline!**
- **Perfect Multi-Level situation since every student has student friends and students' parents know other parents!**
- **\$20,000 Student Loan guaranteed to each member you sign up!**
- **You earn \$100 to \$165 per new membership enrollment plus \$15 to \$100 on your downline!**

With the exception of money for taxes, money for college tuition is the most pressing need for middle-class Americans today. There are millions of high school students (and their parents) who must prepare **NOW** for the tuition money they will need in the months ahead... and these millions are replenished each year with other millions of students! There are also millions of college students who need additional funds to continue their college education and go on to graduate school. You are guaranteed an endless, continuous supply of potential customers.

You will be working through the NEAA (National Educational Assistance Association) who has over 6,000 satisfied members and is growing. They have arranged over \$20 million in student funding on a nationwide basis through over 15,000 different scholarship and funding sources... and this figure is expected to increase dramatically in the months and years ahead. They have designed a large and varied assortment of professionally prepared sales and marketing aids for your use. They will also assist members with **Career Planning... Choosing the Right College... College S.A.T. Test Preparation... Scholarships... Money Management Programs... Assured Access Loans... and much more!**

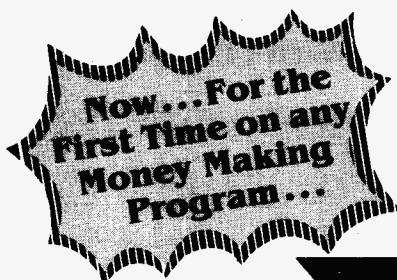
3 Funding Plans to Earn Big Dollars For You!

- #1 — **\$20,000 Guaranteed Plus Loan.** Members are assured of getting a minimum \$20,000 loan, or their membership fee will be refunded. No needs requirement, no income requirement, no credit check, no collateral requirement.
- #2 — **Up to \$54,750 in G.S.L. program.** Payment and interest free while in school!
- #3 — **Up to \$60,000 private loan, no government subsidy.** Simple credit check and no needs requirement.

Multi-Level Commissions!

This program is perfectly suited for multi-level marketing. Every student has an unlimited number of friends in similar circumstances who they can bring into the program. The same is true of their parents... who know other parents seeking help with the rising cost of college tuition, which is currently averaging \$46,000 for 4 years. You start earning \$100 per membership commission and you can quickly work up to \$165 per membership... plus you will also receive annual dues reward commissions not only on your membership sales but also on your downline.

One-Time Enrollment Fee \$150



WE GUARANTEE YOU A PROFIT... by Participating in our New

CREDIT POWER!

Credit Consultant Program!

Get Credit Now!

- **Get National Credit Cards**
(even if previously rejected)
- **Increase Your Credit Limits**
(if you now have credit)
- **Repair Your Credit**
(if you've been turned down for a loan)
- **Cut Your Monthly Payments**
(easy once you learn how!)
- **Wipe Out Your Debts**
(without bankruptcy)

Phone or Write for **FREE** Details!

Your Name or
Company Name Here
Your Address Here
Your Phone Number Here

Free
details

© Copyright AdPrint Design, Inc. 1986

This Display Advertisement Guarantees Your Profit!

This display advertisement, placed in your local newspaper or regional edition of "TV Guide" can earn many thousands of dollars for you in the weeks ahead. You can reinvest your profits into advertising in other publications throughout your state and, since you can run this business strictly by mail, even into publications sold nationally. We **guarantee you a profit on the very first display advertisement that you place in your city newspaper or regional edition of "TV Guide" or we will refund your program enrollment fee in full upon the return of your start-up kit and a tear sheet showing the publication of your advertisement.** We would not make this guarantee if we were not confident of your success!

Credit Power Classified Advertisements!

You can also place inexpensive classified advertisements in your local newspapers as well as in national magazines and tabloids. There are so many thousands of publications in circulation today that your advertising possibilities are practically unlimited!

Get Credit Now! Write or Phone for **FREE** details!
ABC Credit, Box 123, Anytown US (123) 456-7890

Get Credit, Loans, Mortgages regardless of past or current problems. Write or Phone for **FREE** details! XYZ Company, 123 Any Street, Anytown US (123) 456-7890

Yes, you did read it right. For the first time in our 15 years in business **We Guarantee You a Profit by Participating in this Exciting New Program!** It's a **fast and simple** way to make money working only a few hours per week from your home on a confidential basis! We've got a Big Money Making **WINNER** on our hands and we want it advertised in every newspaper and major publication in the country as soon as possible... before the "copycats," imitators and "knock-off" artists try to cut into our sales.

You will **Earn a 70% Commission (Yes... You Keep 70% of all Sales!)** Your discount is a whopping **70% off list** which means that you **Earn \$139.64** per complete Program Sale or you will **Earn \$69.82** per All 5 Written Reports or All 5 Cassette Sets Sale, or you will **Earn \$20.96** per individual Report Sale or Cassette Set Sale. We will dropship for you under your label so that you will not even have to carry inventory. These **Credit Power Reports** are an FPA exclusive and not available anywhere else at any price! If you ever wanted to enter the multi-billion dollar (and rapidly growing) mail order business... this is the perfect product to get you started with **immediate profits!**

Our **Credit Power Reports & Audio Cassettes** are **Brand New** and they are selling **"Like Hotcakes!"** Each written report contains from 152 up to 256 pages (with attractive spiral binding) of the latest and best information on each subject. Cassettes feature 2 hours of the most important information contained in each written report! And the information that each supplies is needed by millions and millions of consumers who either have serious personal financial problems to solve or who are anxious to climb up the credit ladder to enjoy a better lifestyle! Yes... your potential customers are **highly motivated** and that's why our **Credit Power Reports** are tremendous sellers... which will allow you to earn really **Big Money** in the weeks ahead!

It's really simple and start your newspaper ad can be placed within a few days of your placing it, you can start earning money within days of enrolling in this exciting new program. When you enroll in the program you receive a **complete set of Written Reports... 100-Page Start-In-Business Training Manual... Repro-quality copies of our ads and sales brochures plus more!**

If you want to earn **Fast Cash** on a part-time basis *without any overhead, employees or inventory* and start to build your own business right from home in a quiet confidential manner, then **Join With Us Today!** Our copyrighted reports and audio cassettes are exclusively ours and cannot be obtained anywhere else at any price. That's why we expect to sell millions of copies in the months and years ahead! Now you can cut yourself a nice slice of this lucrative pie. You can quickly earn the enrollment fee back from your first few orders. And remember, we **guarantee you a profit from the very first display advertisement you place** or you may return your start-up kit for a full refund of your enrollment fee. You have so much to gain... and so little, if anything, to lose!

Do not allow non-action to stand in your way and prevent you from making money. Become a **"DO'ER"**... because you can't earn any money daydreaming. As **Wally "Famous" Amos** (the man who made millions in chocolate chip cookies) recently said... **"if you want to make money... JUST START FROM WHERE YOU ARE NOW!"** Yes... Just **"DO"** and you'll earn money. Just dream and procrastinate and you never will. Join with us today... follow our proven money making formula... and you will be phoning us and writing us to thank us for this opportunity!

One-Time Enrollment Fee \$150

Add \$25 for a complete set of all 10 Audio Cassettes (total \$175)

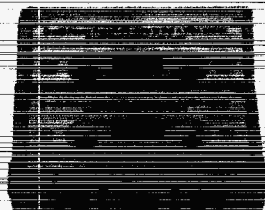
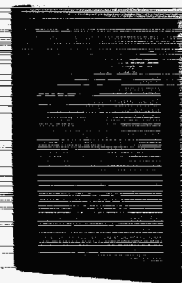
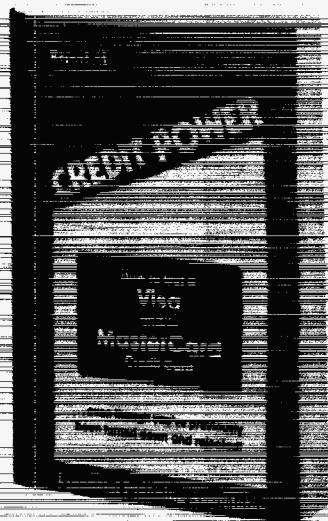
You can mail this brochure (with your name and address in the order form) to consumers who respond to your advertisements. Consumers will clip the order form and mail you cash, checks and money orders and we will drop-ship all orders for you. We also have many other professionally prepared sales aids and brochures in various sizes and printed in one color or two for your use. Complete samples will be sent to you in your start-up kit!

CREDIT

POWER!

Can Now Be Yours!

Our Five-Part **CREDIT POWER** Program Will Teach You
How to Dramatically Improve Your Current Lifestyle
and the Lifestyle of Your Loved Ones!



Credit Problems? Debt Problems? You Are Not Alone!

Millions of men, women and couples are turned down for a National Credit Card, Loan, Mortgage or other financing because of past and/or current debt and/or credit problems. If you've been turned down for any type of credit (or have current debt problems), our new **CREDIT POWER** Program will quickly teach you how to...

Get Credit Now!

*(or solve current debt problems and dramatically increase
your lines of credit if you now have limited credit)*

Our **CREDIT POWER PROGRAM** is a series of five reports, containing from 152 to 256 pages (each 5½"x8½" with spiral binding) and two 60-minute audio cassettes per report (total 10 cassettes), designed to give you the information and insider secrets to enable you, members of your family, and friends to overcome any and all current or previous credit problems and to quickly obtain National Bank Credit Cards... Personal Loans... Mortgages... and other Financing that you may now be seeking! Knowledge is **POWER**... and in most endeavors, it is very often the difference between success and failure. Unfortunately what you don't know can hurt you... especially in the wallet! Perhaps, like millions of other Americans, your past or current credit problems are the result of unfortunate circumstances such as illness, the economy, temporary interruptions of employment, divorce, the lack of a previous credit history, or other circumstances beyond your control. If so... *do not despair!* The information contained in our reports will give you the knowledge to correct and rectify all previous credit problems... to start getting credit and credit cards NOW... and to put you on the path to Unlimited Credit!

Also keep in mind that credit is not just a way to spend money... credit is also a way to **MAKE MONEY!** Having the ability to raise cash quickly will allow you to take advantage of business and money saving and making opportunities. Look at the wealthy people... they rarely, if ever, use their own money to earn money. Their **CREDIT POWER** allows them to use "OPM" (other peoples' money) to take advantage of opportunities as they present them-

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selves to earn large amounts of money. Now you can have **CREDIT POWER** too...and have the ability to raise large amounts of cash quickly...obtain the necessary financing...so that you, too, can instantly take advantage of opportunities...start or buy a business...buy real estate...finance a new car...make financial investments...purchase a new home or re-model your existing one. Yes, **CREDIT POWER** can change and improve your lifestyle *NOW* and allow you to improve the lifestyles of the people you care about. Yes, knowledge is **POWER**...and you can now acquire the knowledge to become financially more **POWERFUL** with our series of written reports and audio cassettes...which you can purchase individually or save by purchasing the entire series. The text below will describe each Credit Power Report and the important information each contains. Please take a few minutes right now to read it. This information can be very important to you!

Report #1...How to Get a VISA and/or MASTERCARD Credit Card...even though you've previously been turned down & rejected!

IT'S TRUE! You can still qualify even if you've had previous credit problems, divorce, bankruptcy, no credit history or are concerned about your current income, employment status, marital status, residence, age, sex, etc. **YES**...you can still have your own **VISA** and/or **MASTERCARD** credit card honored by over 4 million merchants worldwide, with a credit line of from \$500 up to \$5000 per card. In today's credit conscious society, having one or more credit cards is almost a necessity.

There are many other advantages of having a credit card. Here are just a few.

As a stepping stone to additional credit (for instance, many department stores will issue you their credit card just by showing them a **VISA** or **MASTERCARD** card)...Cash a personal check...A guaranteed hotel reservation by phone...When caught short of cash...Stretch out your payments over a longer period of time...Order sport or show tickets by phone...Rent a car without a cash deposit...Order mail order products by phone...Establish a credit history and rating!

This Report Includes: Name and Address List of Specially Recommended Banks that issue Secured and Unsecured MasterCard and Visa cards...National Name and Address List of over 2,000 card issuing Banks and Savings & Loans from coast-to-coast (listed by state)...Credit Bureau Information with the Names and Addresses of the home offices of the country's Major Credit Bureaus...Details of all Federal Consumer Protection Laws with names and addresses of the administering Federal Agencies who will help you when necessary...Specimen letters that you can copy for a number of important purposes...Plus much, much more...in 192 fact-filled pages!

This powerful report will show you step-by-step **HOW** to & **WHERE** to get a **VISA** and/or **MASTERCARD** credit card within the weeks ahead. If you have been rejected in the past...or even recently...this report can help you to quickly turn things around...have one or more credit cards in your wallet and be on your way toward **CREDIT POWER!**

Report #1 . . . 192 Pages—Attractive Spiral Binding only \$29.95
Set of Two 60-Minute Audio Cassettes only \$29.95

Report #2... How To Increase Your Credit Limits!... Plus Sophisticated Credit Power Strategies!

Did you know that there is practically no limit to the number of Visa and MasterCard credit cards you can have...each with a credit line of up to \$5000-\$10,000? Did you know that you can acquire several hundred Visa and MasterCard cards...even a number from the same bank...if you know how to accomplish it (which this report will teach you how to do)? Did you know that it is possible to get over \$100,000.00 in cash advances on your credit cards in less than 30 minutes from a single bank (whose con-

tract with Visa or MasterCard obligates it to honor cards issued by other banks)? This report will teach you about the above plus teach you other **SOPHISTICATED CREDIT POWER STRATEGIES** such as:

- How to increase the credit limits on your current credit cards.
- Get larger and larger personal signature bank loans.

CAN NOW

- The secrets of the Credit Card Bank Issuing Interbank System.
- How to prepare a Master Credit Card Application.
- How to get Visa and MasterCard cards with lower interest rates (Senator D'Amato of NY has a Visa from an Arkansas bank charging approx. 12% interest instead of the usual 19% as an example).
- How to save money with bank cards using pre-paid interest.
- Save by using banks with no annual fees, no

transaction charges, no cash advance fees, etc.

- Learn about Visa credit card checks with overdraft privileges.

• Plus MUCH, MUCH MORE!

Even learn how to buy real estate by using your credit cards plus much, much more in this Sophisticated CREDIT POWER Strategies report... that will teach you the inside secrets about credit and credit cards. You'll really be surprised at how much you didn't know about credit cards... and this information can both save you and help you earn many thousands of dollars in the months and years ahead!

Report #2 . . . 208 Pages - Attractive Spiral Binding only \$29.95
Set of Two 60 Minute Audio Cassettes only \$29.95

Report #3... How to Repair Your Credit

If you are tired of being turned down for Credit... for a Loan... Insurance... Mortgage... or even a job... because of erroneous, outdated, incomplete, inaccurate or misleading Credit Bureau information... then this report can be the answer to your prayers.

If you've ever applied for an auto loan, credit card, personal loan, charge account, insurance or job... someone is probably keeping a file on you. This file might contain information on how you pay your bills or whether you've been sued, been late in making payments, have delinquent obligations, have liens or judgments filed against you, filed for bankruptcy, have been arrested, indicted or convicted of a crime or have had property repossessed for nonpayment.

The companies that gather and sell this type of information about you and your spouse are called Consumer Reporting Agencies or "CRA's". The most common type of CRA is the Credit Bureau. The information sold by CRA's to creditors, employers, insurers, and other businesses is called a consumer report. This report generally contains information about where you work and live, about your bill paying habits and the various credit problems mentioned above.

You have a Legal Right to Dispute all Derogatory and Negative Information Contained in your Credit Bureau Report... if you feel that this information is incomplete, outdated, inaccurate, outdated or misleading. In addition, certain information such as judgments, liens, bankruptcy, etc. must be removed after a certain period of time. You can also dispute information if you feel that your side of the story has a right to be told.

This Report will Teach you how to Protect and Exercise your Legal Rights! You'll learn how to use existing state and/or federal consumer protection

laws (designed to PROTECT YOUR RIGHTS) and the streamlined procedures we have organized and perfected to quickly and easily remove erroneous, obsolete, outdated, incomplete, inaccurate and/or misleading information from your credit bureau(s) report. Remember, you have a Legal Right to dispute ANY AND ALL derogatory and negative information which may be making it difficult or impossible to obtain credit, insurance or employment contained in credit bureau files about you and your spouse. As long as your dispute cannot be determined to be frivolous or irrelevant, the credit reporting bureau (or bureaus) disseminating information about you and/or your spouse MUST, BY LAW, REINVESTIGATE ALL THE INFORMATION THAT YOU DISPUTE. If the credit reporting bureau finds that information to be inaccurate or if the information can no longer be verified... it must promptly be deleted from your future reports!

This report will also teach you how to add an up to 100 word statement (your side of the story) to any remaining negative statements about your credit history and also how to add positive credit information that may be missing from your credit bureau report.

This is the most important first step in rebuilding your credit and obtaining CREDIT POWER because whenever you apply for a Credit Card, Loan, Mortgage, Insurance, etc. the first thing the bank, credit card company, lending institution, etc. will do is obtain a Credit Bureau Report on you.

This report will teach you How to Obtain a Copy of Your Credit Bureau Report(s)... When you are Entitled to a Free Copy... How to Read the Report... How to Communicate with the Credit Bureau... and most importantly... How to Remove the Derogatory and Negative Information Contained About You and/or your Spouse. This report is MUST-READING!

Report #3 . . . 256 Pages - Attractive Spiral Binding only \$29.95
Set of Two 60 Minute Audio Cassettes only \$29.95

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BE YOURS!

Report #4...How To Reduce Your Monthly Payments

If, like most of us, your overhead (*total monthly payments*) is leaving you with little or no cash left over for savings or investment... then now is the time to take action. And, with the information in this report, you can turn this negative situation into a positive one, while saving up to thousands of dollars in interest and ending up with additional cash each month for savings or investment. You'll learn how to **consolidate your debts... or pay off all your existing high interest debts with one lower interest loan... how to re-negotiate previous contracts... how to pay interest only for a period of time... how to cut your monthly payments and do it strictly by mail... and much, much more insider Credit Power secrets** that can quickly improve your lifestyle by providing you with more cash each month to use as you see fit!

Report #4... 192 Pages—Attractive Spiral Binding
..... **only \$29.95**
Set of Two Audio Cassettes . . . only \$29.95

Report #5...How To Wipe Out Your Debts Without Bankruptcy

If you find yourself (*or a relative or friend*) hopelessly over your head in debt... there is a solution that avoids bankruptcy and the loss of personal property and assets. If you know how, you can quickly stop foreclosures, stop sheriffs and marshals and stop your creditors cold from proceeding against you **WITHOUT BANKRUPTCY** and the damage to your future credit rating that bankruptcy brings. If you or the person in debt has a job and a steady income (*amount of your wages does not matter*) this information can be a miracle to your financial plight. Everything in this report is 100% legal, moral and ethical and you can even legally pay only a fraction of the indebtedness thereby saving up to thousands of dollars while keeping all of your assets—including your home, car, etc.,—intact.

Report #5... 152 Pages—Attractive Spiral Binding
..... **only \$29.95**
Set of Two Audio Cassettes . . . only \$29.95

SAVE \$100

Purchase the COMPLETE Five Report and Ten Cassettes CREDIT POWER PROGRAM for only \$199.50



FREE TELEPHONE CONSULTATION

with the experienced staff of Financial Planning Associates, the publishers of Credit Power Reports, is included with the purchase of any of the **Credit Power Reports or Set of Cassette Tapes!** Their "Hot Line" phone number will be sent to you with your report(s) or tape (s)!

Please Note: Some others are charging up to \$295 for much less than the information you will receive in our **CREDIT POWER PROGRAM**. You can now solve your credit problems and dramatically improve your lifestyle at a very reasonable cost. **Order Today** while this offer is available!

Free Super Bonus

How to Get a Mortgage Regardless of Your Credit Rating



Yes, you can **PURCHASE AND OWN YOUR OWN HOME** regardless of any past or current credit problems that may be making it difficult or impossible for you to obtain mortgage money through conventional channels. This Bonus Report will show you how and will be sent to you **FREE** with the purchase of any Credit Power Report or Set of Cassette Tapes!

----- **Credit Power Reports and Audio Cassette Sets Order Form** -----
Authorized Distributor:

Your Name Here
Your Address Here

- ☐ **Complete Credit Power Five Report and Ten Cassette Program (Save \$100) \$199.50**
- ☐ **Complete Credit Power Five Report Program (Save \$50) \$99.75**
- ☐ **Complete Credit Power 10 Audio Cassette Program (Save \$50) \$99.75**

- ☐ **Report #1 How To Get a VISA and/or MASTERCARD Credit Card \$29.95**
- ☐ **Report #1 Set of Two Audio Cassettes \$29.95**
- ☐ **Report #2 How To Increase Your Credit Limits Plus Sophisticated Credit Power Strategies \$29.95**
- ☐ **Report #2 Set of Two Audio Cassettes \$29.95**
- ☐ **Report #3 How To Repair Your Credit \$29.95**
- ☐ **Report #3 Set of Two Audio Cassettes \$29.95**
- ☐ **Report #4 How To Reduce Your Monthly Payments \$29.95**
- ☐ **Report #4 Set of Two Audio Cassettes \$29.95**

- ☐ **Report #5 How To Wipe Out Your Debts Without Bankruptcy \$29.95**
- ☐ **Report #5 Set of Two Audio Cassettes \$29.95**

☐ I have enclosed \$ _____ ☐ Cash ☐ Check* ☐ MO

Signature _____

Print Name _____

Address _____

City _____ State _____ Zip _____

Phone [] _____ Best time to call _____

*Checks held for bank clearance. State residents add appropriate sales tax



Four Loan Programs for Health Care Professionals!

- **Four (yes, 4) Financing Programs for Health Care Professionals That "Beat The Banks!"**
- **Financing Available In All 50 States!**
- **Average Commission Over \$2000 Per Deal (paid by lender—you never have to collect any fees from clients!)**
- **Over 80% of Loan Submissions Funded!**
- **Your One Enrollment Entitles You to Market All Four Programs!**

As you have probably read in your newspaper, *The Wall Street Journal*, or seen on TV . . . the health care field is the fastest growing industry in America today. Some people think doctors and dentists earn millions of dollars per year. Perhaps some do, but the reality is that the average doctor doesn't and to compete in the rapidly growing health care market, doctors, dentists and other health care professionals now have to spend a great deal of money on advertising, malpractice insurance, new technology equipment and expansion. To make a long story short . . . **HEALTH CARE PROFESSIONALS NEED MORE MONEY THAN EVER BEFORE** . . . and this situation can earn you many thousands of dollars in commissions in the weeks and months ahead!

The health care professional market is huge (over a half million health care professionals . . . and growing) and so is your broker earning potential. And as you know . . . every doctor knows dozens of other doctors, so that the referral and word-of-mouth business can be tremendous!

Our lender has **Unlimited Funds** available for health care professionals (up to \$1.2 million per borrower) and has specialized in health care professional loans for the last 15 years. Why? Because our lender knows that doctors have an inflation proof/recession proof, almost-guaranteed income . . . and that since they have state licenses to worry about, they almost never lie on an application form or default and risk their reputation. Yes, our lender knows the money they loan is statistically very safe. And since our lender's 4 financing programs are competitive with anything a health care professional can get from a local bank, the opportunity that you have to earn money on these 4 programs is truly spectacular!

Here's a brief description of the four exciting financing programs that you can earn substantial commissions with.

THE TWENTY YEAR AMORTIZATION PROGRAM!

Most banks offer personal loans for only up to five years . . . which results in very high monthly payments on large loans. Through this *unique and exclusive* program . . . you can offer health care professionals 20-year loans of from \$50,000 up to \$1.2 million dollars at 4 points over prime (rates fixed for every five years) at which time the interest rate is adjusted up or down to the prevailing prime rate (the loan cannot be called if it is current)! Prepayment penalty of only 3 months interest and up to 10% of the principal can be prepaid annually with no penalty at all! This type of loan is generally not offered by the banking industry!

\$100,000 is only \$1100 per month. \$50,000 is only \$550 per month. A bank loan for \$100,000 would be \$2000 per month at 7½% for 60 months—which is the maximum most banks will go without real estate as security! Very reasonable collateral, such as practice equipment and/or receivables, is usually the only collateral that will be required. Real Estate (even located in other states) may also be used as collateral, but is not required in most cases. New practices are also welcome to apply!

The average loan under the twenty year amortization program is \$300,000. You will earn a full 1% commission (\$3000 on the average \$300,000 loan) paid by our source. You never have to collect any fees from clients! Fast 7 to 10 day loan processing time plus you will receive excellent support from our source.

UNSECURED LOANS

Program Two offers unsecured loans up to \$60,000 with no loan fees to health professionals at 7% over prime fixed for 5 years with no prepayment penalty. You earn \$1000 commission on a \$60,000 loan, \$500 commission on a \$30,000 loan, etc.

SALE-LEASEBACK PROGRAM FOR HEALTH PROFESSIONALS!

Our lender's biggest success has been in providing funds to health care professionals by the financing method known as **Sale/Leaseback**. Your client wants funds and would like to get the funds at reasonable rates (let's face it . . . he/she wants "cheap money")! The Sale/Leaseback can satisfy both of these desires! Our lender will buy the health care professional's existing used office furniture and medical equipment, then lease the same equipment and furniture back to the professional for a specific length of time. Your client receives **immediate cash** from the sale of the equipment (just like he would get if he borrowed money on a loan) AND he/she gets the added benefit of making tax-deductible lease payments. Remember, if your client gets a personal loan instead of a Sale/Leaseback . . . under the new tax law, the interest payments on a personal loan are no longer tax deductible! Since your clients receive substantial tax savings each year by writing-off their lease payments, the tax savings greatly reduces the net **TRUE COST** of borrowing! Our manual will give you details of how the Sale/Leaseback operates and how to offer it to clients.

Best of all . . . **Your Commission is 4% of the Sale-Leaseback!** The average Sale-Leaseback is \$50,000 so your **Average Commission** will be **\$2000 Per Deal!**

THE MONEY PLAN . . .

Accounts Receivable Purchase Program!

The "**Money Plan**" enables professionals to receive virtually immediate payment for services rendered and still retain the convenience of personalized patient billing. Our lender will provide cash to the health professional within two weeks of the performance of services. The professional receives the full amount less a discount determined by our lender's analysis of the accounts. Then, every two weeks, the professional will be paid cash for his/her new billings based on his/her unique discount factor.

The professional continues to bill patients in his/her usual manner, while his/her patients continue to make payments directly to him or her. The professional simply deposits the payments from his/her patients into a control account the lender will establish at the professional's present bank.

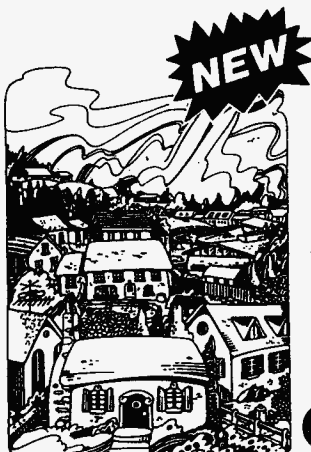
You receive 50% of our source's profit on this program which can add up to thousands of dollars in commissions over a period of time. This program is really excellent for the growing number of professionals who do heavy advertising and have high volume practices.

A POTENTIAL GOLDMINE!

As mentioned above . . . the Health Care field is the *fastest growing industry in America today* . . . and this growth is being fueled by loans and financing. The health care industry will be a goldmine this year and for many years to come . . . and if you want to be in the right place at the right time to get your share of this multi-billion dollar bonanza . . . join with us on these four new and exciting programs for Health Care Professionals. The average commission per deal is in the thousands of dollars . . . plus you will mingle with and be around Health Care Professionals and this rapidly growing industry—which means that all kinds of opportunities can come your way! Enroll today!

Note: We have appointed a limited number of Exclusive Territory Regional Directors in some state counties. Please phone us to check the availability of your state county.

One-Time Enrollment Fee \$150



**Earn Average \$650
Commissions**
(1% of the average \$65,000
you will be saving
your clients)

as a

Mortgage Reduction Consultant!

95% of American homeowners are unaware of the fact that one extra mortgage payment per year can save them \$77,635 on a 30-year, \$100,000, 10% mortgage loan.

What started as a mortgage lender's marketing gimmick is on its way to becoming the hottest mortgage reduction method for homeowners. It's the "Bi-Weekly" mortgage and this and other mortgage reduction methods we will teach you can immediately put you into a highly lucrative, part-time consulting business that can earn you thousands of dollars in the weeks ahead — with almost no work or expenses. You earn money by teaching potentially millions of homeowners how to quickly and easily save tens of thousands of dollars in interest and build equity (*and own their homes faster*) by the use of their choice of several mortgage reduction methods.

The Benefit to Homeowners!

Here's the idea behind a bi-weekly mortgage: instead of the homeowner making a mortgage payment once a month, half a monthly payment is made every two weeks. That totals 26 payments a year...the equivalent of 13 monthly payments rather than 12...and that's the magic! The *extra payment* is applied to the principal, accelerating the payoff...so a 30-year loan is reduced to about 20 years (*your client owns the home 10 years sooner*). That sharply cuts the amount of interest the homeowner pays during the life of the mortgage loan.

With our Mortgage Reduction Systems, there is absolutely no qualifying by your homeowner client: no appraisals, no credit checks, no refinancing, no taxes or transfer fees, delays or red tape of any kind whatsoever! Clients will gladly pay you a fee because you taught them that they don't have to pay back the bank \$3 for every \$1 they borrowed on their home mortgage.

You Receive Everything You Need To Start Your Own Mortgage Reduction Consulting Business!

You may have seen others offering Mortgage Reduction Systems, but no one else will offer you the total flexibility we do...which allows you to either work with your choice of companies from New York to California or to work strictly on your own. No other source that we know of will give you actual mortgage lenders (*with names, addresses and phone numbers*) who issue new mortgages with bi-weekly payments. No other source will give you the professionally prepared brochures and display ads that you can use to attract homeowner business and other agents. We will also run custom **Amortization Schedules** on our computers for you at a nominal charge (*which you can resell to clients at a profit*) or you can purchase the software, which you can run on any IBM compatible computer as an additional money producer for your business.

The Hottest New Business For The 90's!

The 1990's will be the decade in which the average homeowner refuses to pay \$3 for every \$1 borrowed for a mortgage loan. If you get in early, you can earn substantial amounts of money quickly and easily. Everybody wins with Mortgage Reduction. Don't miss this one! It's HOT and will get even HOTTER and MORE LUCRATIVE into the 90's. This is a WINNER for all parties! Order Now!

One-Time Enrollment \$150

Amortization Schedule Program:

5-1/4" Diskette \$50 3-1/2" Diskette \$55

NEW

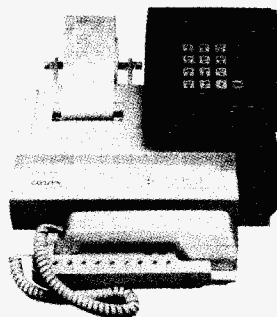
Earn Big Money

(up to \$325 Commission per Client)

Helping Small &

New Businesses Set Up

**Major Credit Card
Acceptance
Merchant
Accounts!**



MC - VS - Amex* - Disc.* - Diners Club - Carte Blanche

Using 24-Hour Electronic Terminal Authorization & Funds Transfer

Directly to Your Client's Bank

New and small businesses, retail stores and people running businesses from their homes can increase their sales and profit by up to 40% and more by being able to accept major credit cards as payment. Up to 80% of all businesses applying for Credit Card Merchant Accounts are turned down for reasons such as new business, no or poor credit references, low bank balances, low sales volume, work from home, etc. Most of these businesses would immediately jump at the chance to get a **Credit Card Merchant Account** to be able to accept major credit cards as payment. Even established businesses who have Credit Card Merchant Accounts are paying 4%, 5% or more of their credit sales in bank fees for the privilege of depositing credit card sales. You can offer them a rate as low as 1.55%, which means that they will be paying less than most other businesses. And this low rate will allow you to sign up businesses who already have merchant accounts, but who can save thousands of dollars in fees by switching to our service.

Large Commissions for You!

We have made arrangements with a National Bankcard Center who will accept over 95% of all New and Small Business applicants for merchant accounts to accept major credit cards as payment. They will purchase and use an **Electronic Authorization Terminal** that plugs into any standard phone line and will immediately authorize all credit card sales and transmit the sales transaction directly to the processing center. Funds will be transferred directly to your client's bank account for use within 48 hours. A printer which verifies all terminal transactions and prints out daily totals and other transaction information is also available to your clients.

You earn up to \$375 commission for every merchant that signs up for the service...and since over 95% are accepted, you should easily be able to earn up to several thousand dollars per week almost immediately. We supply you with professionally prepared brochures to hand out and mail to prospective customers and display and classified ads to run in newspapers. We also teach you how to get names of new and small businesses in your area to contact.

Don't Miss This Golden Opportunity!

There are literally millions of small and new businesses, service businesses and home operated businesses that would dramatically increase their sales with a Credit Card Merchant Account. This may very well be the greatest part-time business opportunity we have ever offered. Businesses will jump at this opportunity to get a Credit Card Merchant Account and be able to accept major credit credits with cash available for use within 48 hours. All you have to do to earn an unlimited amount of money is to let new and small businesses in your area know about the existence of this program (*which is available in all 50 states*) and get the initial paperwork filled out. The Bankcard Center will do all of the processing, program the terminal for your client, deliver the terminal to your client and take care of your client's training and instruction. Enroll today and be the first in your area to offer this service!

One-Time Enrollment \$150

Earn up to Thousands of Dollars Per Deal in Referral Agent Commissions by Participating in... Auto, Truck & Equipment Leasing-by-Mail Program!

The Auto, Truck and Equipment Leasing Business is one of today's fastest growing industries and now you can be a part of it and cash-in! You'll be running your own business as a professional! You'll choose your own hours and enjoy the respect and high income potential that this lucrative business offers to imaginative entrepreneurs!

Some experts predict that by 1990 over 50% of all cars and trucks manufactured will be leased because of the numerous advantages of leasing such as...**Tax Advantages...No or Low Down Payments...No Prepaid Sales Tax... Additional Price of Deluxe Vehicle Spread Over Length of Lease...New Vehicle Every 2-to-5 Years...Fleet Insurance Rates...Plus More!**

The Auto/Truck/Equipment Leasing Business is an ideal *part-time* business which you can start on a "shoe string" with a very small cash investment and operate (while you keep your regular job) without the expenses of rent, salaries, inventory, insurance, etc., and you do not have to borrow money at today's high interest rates to start your own business. In fact, many new car dealers, because of their tremendous overheads, will not be able to compete with you when it comes to leasing rates.

You do not have to do any credit investigations, collect any monthly payments nor do you need any capital to purchase the vehicles. Our affiliated leasing company takes care of all these things. You enjoy **profits with no liabilities** which will allow you to put your profits into your pocket!

Our program is **not a franchise** and you do not have to pay thousands of dollars in franchise fees, royalties or make compulsory purchases of equipment or supplies from us.

You can earn a great deal of money on this program especially on auto & truck leasing. With today's high cost of vehicles, more and more consumers and businesses are leasing cars and trucks instead of buying. Most any type of domestic or foreign car or truck can be leased—even certain used vehicles. The consumer can usually acquire the vehicle of his/her choice with less money up front and, if for business purposes, enjoy a 100% tax write-off on the lease payments.

Our **Auto/Truck/Equipment Leasing-by-Mail Program** is available to residents of **all 50 states** and almost every individual and business that you come into contact with will be a prospect for this program. You can earn a great deal of money, not only by dealing with individual and business users of vehicles and equipment, but also by dealing with "**vendors**"... manufacturers and sellers of equipment, who are always looking for additional financing for their customers who want and need the vehicles or equipment but who are short on

cash and can only obtain the equipment by leasing. Becoming the primary leasing source of only a few good vendors can give you the **steady income** that you may now be seeking.

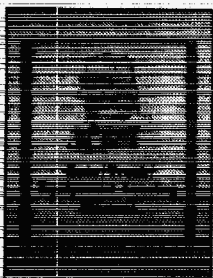
You can also **earn lucrative commissions** on business equipment and machinery leases...which can run up into the hundreds of thousands of dollars!

When you join this program, we supply you with a **marketing manual** to start teaching you the leasing business...**display and classified advertisements** that you can place in your local newspaper to start bringing in business...a **sales letter/brochure** that you can re-print on your letterhead, **leasing application forms** for individuals and businesses and everything else that you need initially to get started. You can work through us (*we'll split commissions on a 50%/50% basis*) and/or you can work directly with the leasing company that we will introduce you to. The 1981 Economic Tax Recovery Act has made the advantages of leasing *better than ever* for businesses. The leasing business is starting to **boom** right now and today is truly an excellent time for you to enter this very lucrative field. You now have an opportunity to learn and get into the leasing business...which can be your **personal goldmine** in the months and years ahead! Our manual will teach you *how easy* it is to get clients plus our program will give you the use of thousands of dollars worth of professionally prepared artwork, advertisements, sales brochures, forms, etc. (*we can even do custom artwork for you*). Please keep in mind that an opportunity such as this does not come along every day and if you have a "**nose-for-money**", take advantage of this opportunity **immediately!** Just by leasing one vehicle or piece of equipment to a friend, relative, business associate or yourself will earn back your initial investment...**Plus—Plus—PLUS!**

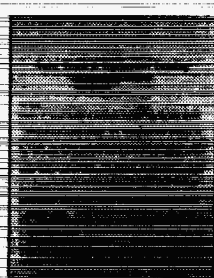
P.S. We've recently seen another company advertise an Auto Leasing Program for \$498.00. If you want to spend almost \$500.00 you may, of course, do so if you choose to... but we can put you into this business for **considerably less money** and we believe that **our program is the best one in the country today!**

One-Time Enrollment Fee \$100

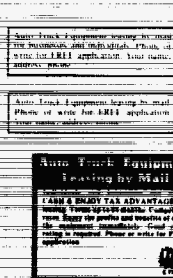
**You receive all this plus more as part of our
Auto/Truck/Equipment Leasing-by-Mail Program. Join Today!**



**Auto/Truck/Equipment
Leasing Manual**



Sales Letter/Brochure



**Display & Classified
Advertisements**



**Individual Leasing
Application Form**



**Business Leasing
Application Form**

Attention! Financial Consultants and Entrepreneurs!
Earn Up To 6½ Points (up to \$32,500 per deal)
in Referral Fees...with our

Residential First Mortgage Program

First Mortgages from \$30,000 to \$500,000

One to Four Family Homes...and Condos!

Features:

- Financing of up to 90% - 95% of purchase price.
- Purchaser can pay as little as 5% down on property (*owner occupied*).
- Monthly mortgage payment can be up to 33%—38% of purchaser's monthly gross income (*banks often limit this to 28%*).
- Liberal credit policy.
- Borrower has choice of fixed or variable rate mortgage.
- Low 3 to 3½ points charged to borrower.
- Fast closings.

Term:

Up to 30 years.

Rates:

Among the lowest obtainable! The lenders we are working with will attempt to save purchasers thousands of dollars over the term of the mortgage and allow them to enjoy the lowest possible monthly mortgage payments!

Agents and Consultants:

- Earn 1% to 6½% (*depending on the lender and the terms negotiated, you may add 1% to 6½% to the points charged by lender*) Agent's Referral Fee (*paid upon closing*).
- You only have to supply initial "Fannie-Mae" Loan Package (*in most cases*), which our training manual will teach you how to do (*all forms available through us*). Lender will then take over and work directly with your client.

Now You Can Learn How To Prepare "Fannie-Mae" Loan Packages!

"Fannie-Mae" loan packages are the *standard* mortgage loan application package used by lenders and financial consultants throughout the country today. Most lenders discount (*resell*) their mortgage loans to the **Federal National Mortgage Association** who in turn sell mortgage-backed securities on Wall Street. If you read the *Wall Street Journal*, you'll periodically see Fannie-Mae advertisements offering mortgage-backed securities of one billion dollars or more! If you want to be a *money broker* and enjoy the professional status and high earnings of being a *Financial Consultant* do not miss out on this golden opportunity to learn professional loan packaging. Our training manual will take you step-by-step through underwriting guidelines and through each and every form. As one of our referral agents, you'll have access to our *hot-line* phone where your questions will be answered from 9 am to 9 pm (NY time) on any business day.

We are Now Registering Agents & Financial Consultants on this Unique and Exciting Program!

If you want to move up into Big Money Deals with Jumbo Referral Fees (*referral fees of up to \$32,500 per deal are possible*) then this is the program you've been waiting for! The program includes a **detailed training manual**, "*Fannie-Mae*", and **loan packaging forms** (*additional forms are available from us or you may reprint locally*) and **telephone consultation**. In addition, you will receive **Display and Classified Ads** and a **Direct Mail Brochure** to help you attract business (*real estate brokers, attorneys, insurance brokers, etc. can also refer business your way as our manual will explain*), your **Referral Agent Registration Number**, **Loan Log Sheet** plus **MORE!** First Mortgage Loans are the number one loan request that you will receive. Don't miss out on this important program. **Join with us today!**

First Year Enrollment Fee \$295

It's Refi-Mania ...

and You Can Cash-in on this Exciting
Opportunity that may only Come
Once-in-a-Lifetime!

Earn Thousands of Dollars in Referral Fees
in the Weeks Ahead as Part of our . . .

Mortgage Refinance "Gold Rush" Program

Mortgage rates are now the lowest they have been in over 7 years. Millions of homeowners can now "trade-in" those 14%-to-17% mortgages for a brand new 9½% fixed rate, 30 year mortgage or 8% adjustable mortgage (ARM) and save up to hundreds of dollars **PER MONTH** in mortgage payments and save up to **Tens of Thousands of Dollars** over the term of the mortgage.

Everyone **WINS** in this situation and **YOU** as the financial consultant will earn substantial referral fees of from 1% to 6½% for bringing the borrower and lender together and by helping the borrower fill out the forms (you'll be preparing the **loan package**—which our training manual will teach you how to easily do).

When you enroll in this fabulous program you will receive our **Training Manual** which will teach you everything you need to know to put residential first mortgage packages together . . . **Mortgage Application Forms** . . . "Fannie-Mae" type forms (Federal National Mortgage Association) which are the standard used by banks and lenders from coast-to-coast . . . **How To Contact Local Lenders** . . . which will show you how easily this can be done once you know how . . . **Advertisements & Sales Aids** to bring you clients . . . **Mortgage Rate Table Manual** containing 224 pages . . . **plus Much, Much More!**

It's Easy to Attract Clients

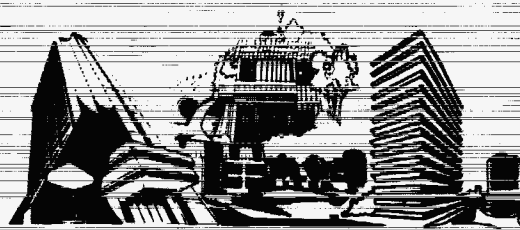
Once you make the average homeowners aware of the substantial amounts of money that can be saved monthly and over the term of the mortgage . . . **they will beat a path to your door** . . . especially when you advise them that most of the closing costs can be added to the loan amount! A small classified ad in your local paper can have your phone ringing off the hook.

Take Advantage of Opportunities

If you want to earn a great deal of money you must take advantage of opportunities as they present themselves. Timing is everything when it comes to making money!

This WIN/WIN mortgage rate situation may not be this potentially lucrative again for many years to come and it can be a virtual **GOLDMINE** for those aggressive and imaginative enough to turn it into their own **Money Making Opportunity!** This program will get you started in the Mortgage Brokerage Business which may change your entire financial life and give you the financial opportunities that you have been seeking!

One-Time Enrollment Fee \$150



Commercial Real Estate Loan Program

**Loans \$1,000,000
to \$250,000,000**

**For Existing Apartment Houses
and Complexes 100+ Units...**

Shopping Centers 50,000+ Sq. Ft....

Franchise Hotels/Motels 100+ Rooms

**Here's Your Chance to Get into
Brokering Million Dollar+ Real Es-
tate Loans And Earn \$10,000 to
\$250,000 Commissions Per Deal!**

If you've ever dreamed about brokering multi-million dollar real estate deals and earning five to six figure minimum commissions . . . **Here's The Chance You've Been Waiting For!** We have a very aggressive lender (who is a subsidiary of a federally insured bank) who is actively seeking Commercial Real Estate Deals one to twenty-five million dollars plus in all 50 states (except certain oil belt areas) and who will work directly with our brokers. Our lender is charging a low-point origination fee and will protect your commission on anything above that figure that your client is willing to pay for the financing. Since these deals are one million dollars up... if you charge only one point (1%) you are looking at a minimum of **\$10,000 per deal commission**. These deals are done every day throughout the country so why not **Go for the Gold . . . for Yourself!**

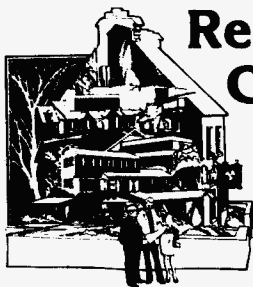
Our lender will finance up to 85% of the appraised value of the property with immediate funding within 30 to 60 days of commitment at rates 3 points or less over the 5 to 10 year Treasury Bill Rate fixed at funding. Twenty five to thirty year amortization is available.

Getting clients is easy. A small classified advertisement in your local newspaper under "**Financing**" . . . "**Capital to Invest**" . . . "**Money to Lend**" . . . etc., will bring plenty of calls. **Real Estate Brokers . . . Accountants . . . Attorneys . . . and Insurance Brokers** can also give you immediate leads.

When you enroll in this program we will supply you with the name, address, phone number and person at our lender to contact . . . our lender's latest complete rate and guideline sheet . . . a professionally prepared brochure for you to use to attract clients . . . a commission agreement form for your client to sign to protect your commission . . . classified ads to use plus our **FREE telephone consultation** is at your disposal.

This is your opportunity to get into **Big Time Commercial Real Estate Financing** with \$10,000 to \$250,000 and Up Commissions! **Don't miss out on this fabulous program.**

One-Time Enrollment Fee \$150



Residential and Commercial First Mortgage Purchase Program

- Earn up to Thousands of Dollars in the Weeks Ahead!
- Call Lender's Toll Free 800 Number for Instant Mortgage Purchase Quote
- Choose your own Commission (Lender will allow you to mark up their quote and issue your commission check)
- No Front Fees to Client (Lender pays all costs including appraisal fee)
- Fast Turn-Around Time (two weeks in most cases)
- Our Lender Pays the **HIGHEST PRICES** in the Country for First Mortgages and will **BEAT ANY PRICE BY ANY FINANCIAL INSTITUTION!**

If you would like to make up to thousands of dollars just by **Placing a Toll Free Phone Call**, then you're going to be as excited about this new program as we are!

Our lender purchases **Residential & Commercial First Mortgages in 48 States** (except Alaska and Hawaii) and Pays the Highest Prices in the country (*mortgages go into Wall Street funds which is super big business today*). Our lender also pays **all costs**, including appraisal fees, so that there are **no front fees** to your clients!

Our lender will allow you to **Choose your own Commission!** You simply phone our lender's 800 Toll Free Number and describe mortgage for an **Instant Quote!** *For instance, if our lender quotes \$195,000 cash on a \$200,000 commercial first mortgage . . . you can quote your client \$192,000 and Earn a \$3000 Commission for Yourself!* Our lender will use your quote as the purchase price and cut you a separate commission check at the closing. Do you know of a simpler way to earn big money?

Here are details of the mortgages that our lender will **Beat Any Price By Any Financial Institution On!**

Residential First Mortgages (One to Four Family Homes and Condo's) Minimum one year old—\$20,000 up to \$153,000—Up to 80% of Equity

Commercial First Mortgages \$200,000 minimum—No Maximum—Minimum one year old—Up to 70% of Equity

Only simple paperwork is required on both of the above! Closings are usually held in nearest Chicago Title Company office (you do not have to attend — your commission check will be mailed to you by lender.)

Our lender has been in this business for over 10 years and enjoys an excellent national reputation. They will be revealed to you when you enroll in this program and you will be able to deal with them directly on their Toll Free Phone Number.

Take Immediate Advantage of this Opportunity to Earn Fast Money! Enroll in this fabulous new First Mortgage Purchase Program **Immediately!**

One-Time Enrollment Fee \$150

Announcing a Fabulous Source of Income for Financial Brokers & Entrepreneurs!

Mortgage Cash-Out Program!

A Small Classified Ad in Your Local Newspaper Can Earn You Thousands of Dollars in Commissions in the Weeks Ahead!

"Investing in discounted mortgages offers the single most exciting profit making opportunity in this decade"

Robert G. Allen

Author of the bestselling books "Creating Wealth" and "No Money Down".

This program is a completely different form of financial service for you to offer to your clients. You will *not* be offering them a loan, lease or credit card. You *will* assist in the buying of something they already own . . . for **CASH!**

In addition, you won't have to bother with credit applications, credit checks, income analyses—in fact, these things *won't matter* at all. Your client can even have *terrible credit* and *no income* . . . and **still qualify!**

Millions of Americans who have previously sold their homes took back a second mortgage (*or second trust deed*) from the purchaser. You now have a situation where millions of people, who are not in the finance business, are sitting on a piece of paper. Many of these people are not keenly aware that someone would pay them lump-sum cash for that piece of paper. That's what this program is all about. Our lender will buy second mortgages at a discount for **all cash!** Hundreds of thousands of second mortgage holders will jump at the chance of getting **lump-sum cash**, instead of receiving the small monthly payments they may now be receiving, for the pieces of paper they are holding.

Our lender has buyers for the following types of mortgages in **all 50 states!** Single Family Homes . . . Condominiums . . . Multiple Dwellings, *like duplexes, triplexes, etc.* . . . Apartment Buildings . . . Raw Land . . . Income-Producing Commercial Properties, *such as office buildings and shopping centers.*

All you have to do to earn your commission is fill out the one-page **Broker Submission Form** (*that is included in your start-up kit*) which will only take you about five minutes. Get a copy of the **Mortgage Note and Closing Statement** (*when the property changed hands*) from your client. Our lender then will take over and deal directly with your client, first by ordering a *curbside appraisal* (*to make sure no hurricanes or fires have damaged the property*) and then, a **no-change title search** (*to make sure there are no liens or judgments against the property*). The closing will usually will take place at a title company office near to your client.

You receive three computer printed charts (*one for residential, one for commercial properties and one for balloon mortgages*) so that you can immediately quote discount rates for any mortgage amount with remaining payments from one month through thirty years. You also receive a training manual to teach you the business, classified advertisements that you can place in your local paper plus **more!** We will introduce you to our lender who will work with you directly.

You receive 4% of the net amount paid to the seller of the mortgage as your commission. The average mortgage purchase is \$15,000 and the average *commission* our lender is paying is **\$600 per deal.**

One-Time Enrollment Fee \$150

Now! A complete do-it-yourself kit to teach you ...

How to get a Government SBA Loan of up to \$350,000



- To Start a New Business
- To Expand an Existing Business

Everything you need is in this kit.

Just fill in the blank forms and follow the instructions!

**Good Old Uncle Sam Can Be Your Best
Source for Start-Up or Expansion Capital!**

Money Brokers & Financial Consultants can legally earn a \$300 fee for service performed by helping clients prepare their SBA loan packages!

The federal government's Small Business Administration (SBA) recently guaranteed over two billion dollars worth of loans to small businesses. A survey by the American Entrepreneurs Association found that 93% of those with solid business management experience, or education, who apply properly **ARE APPROVED!** Of the estimated 1,000,000 people who start a new business each year, less than 3% apply for an SBA loan and most of the over 9,000,000 existing businesses who may qualify for expansion loans also fail to apply because of a lack of knowledge and misinformation about the program.

Advantages of an SBA Loan

There are many misconceptions about the SBA loan program, such as...only minorities can get SBA loans...too much red tape and paperwork...takes too long to get the money...you must have collateral...you must get a bank loan...no one gets approved...etc. which are simply not true.

- Of the over two billion dollars in loans, only 13% went to minority businesses and only 21% of the applicants approved were minorities.
- The paperwork and forms are clear and relatively simple to fill out.
- A properly prepared application can be processed through the SBA in 3 to 6 weeks.
- The SBA will guarantee up to 90% of a bank loan & up to \$150,000 - 7 yrs., or up to 85% of a bank loan from \$150,000 to \$350,000 - 7 yrs.
- The SBA may give you a direct loan if you've been turned down by banks and private lenders.
- The SBA will give you special consideration if you are in an area with high unemployment or low income individuals, are a veteran, handicapped or in other situations.
- Interest rates are much lower than private financing with terms up to 20 years (to 8 years average). It is the cheapest money around.
- There are no statutory requirements with respect to collateral for loans, as long as the applicant does not refuse to pledge whatever worthwhile collateral is available.

Complete SBA Loan Kit \$100

HERE'S WHERE THE MONEY IS! MONEY SOURCE DIRECTORIES

*Hundreds of Billions
of Dollars
of Loan Money
Is Waiting for You!*



If you need money to start or expand a business ... purchase equipment or merchandise ... obtain a mortgage or personal loan ... looking for a grant from a foundation or educational financing or scholarship ... or if you are in need of financing for just about any purpose for yourself, a relative or a client ... our Money Source Directories will tell you **WHERE THE MONEY IS** and help you obtain the financing you require!

We have assembled the most detailed list of money sources available anywhere! Now you can have money sources for just about any type of loan situation ... Single and Multi-Family Homes ... Apartment Houses ... Condominiums ... Office Buildings ... Small Business Financing ... Shopping Centers ... Malls ... Personal and Signature Loans ... Education ... Cars ... Boats ... Land Purchase & Development ... Motels & Hotels ... First & Second Mortgages ... Equipment Leasing ... Factoring ... Inventory ... Churches ... Nursing Homes ... Debt Consolidation ... Construction ... Restaurants ... Industrial Plants ... much, much more! With each order we include details on **How to Contact Money Sources** complete with specimen letters and forms that you can use.

- #8001 National Directory of **PERSONAL LOAN COMPANIES**
- #8002 National Directory of **MAJOR FINANCE COMPANIES**
- #8006 National Directory of **MORTGAGE SOURCES**
- #8008 National Directory of **VENTURE & RISK CAPITAL SOURCES**
- #8009 National Directory of **EQUIPMENT & MACHINERY LEASING AND FINANCING COMPANIES**
- #8010 National Directory of **SMALL BUSINESS INVESTMENT COMPANIES**
- #8012 National Directory of **INSURANCE COMPANIES**
- #8013 National Directory of **FOUNDATIONS & TRUSTS**
- #8014 National Directory of **CONSTRUCTION FINANCING COMPANIES**
- #8015 National Directory of **PENSION FUNDS & MONEY MANAGERS**
- #8018 Directory of Capital Sources for **INVENTIONS, PATENTS & NEW IDEAS**
- #8019 National Directory of **ACCOUNTS RECEIVABLE & NOTE FINANCING COMPANIES**
- #8020 National Directory of **REAL ESTATE INVESTMENT TRUSTS (REITs)**
- #8022 National Directory of **FRANCHISE SYSTEMS**
- #8023 World Directory of **FOREIGN FUNDS**
- #8024 Directory of **REAL ESTATE & FINANCING ASSOCIATIONS**

Note: Most Directories are arranged by State and alphabetically within each state.

ONLY \$10 PER DIRECTORY

SPECIAL OFFER: Save \$60. All 16 Directories \$100

Now!

Earn High Volume Commissions on our...

COMPUTER & BUSINESS EQUIPMENT MINI-LEASE PROGRAM!

- \$2,000 to \$250,000 at Super Competitive Rates
- Up to Five Years to Pay
- Learn How to Attract Vendors Who Can Bring You Hundreds of New Accounts
- Also Deal Directly with Small Businesses & Professionals
- Excellent Repeat Business Potential—as your clients will continuously need additional computer & business equipment
- Fast Turn-Around Time—once leasing company receives completed application
- One-page Leasing Application is Only Paperwork Required in Most Cases

If you are looking for lots of **action** and **high volume commissions** . . . Computer and Small Business Equipment Leasing is **where the action is** in today's business and professional marketplace! \$2,000 to \$250,000 at super competitive rates . . . Up to five years to pay . . . Learn how to attract vendors who can bring you hundreds of new accounts . . . Excellent repeat business potential as your clients will continually need additional computer and business equipment . . . Also deal directly with small businesses and professionals . . . Earn 2% commission paid by the leasing company we will introduce you to (*you set how much commission you earn by the monthly payment you quote to your client — 5 different rate charts will be supplied to you*) . . . One-page leasing application is only paperwork required in most cases . . . Fast turnaround time once leasing company receives completed credit application. Just one high volume vendor can supply you with dozens of new potential accounts per month on a steady basis. The potential amount of money you can make in this business is truly phenomenal!

SUPER BONUS—If You Enroll Within The Next 10 Days!

"Leasing...The Money Maker of the '90s"

A 130-Page **How-To Manual**

\$100 Value

This fact-filled manual is not available in book stores and is full of insider information that can almost guarantee your success in the leasing business. The leasing business is **THE** business of the future and it can offer you the high earnings and financial security that you've probably been seeking.

This outstanding \$100 manual is **YOURS FREE** . . . if you order within the next 10 days (*our supply is limited*). Order Today!

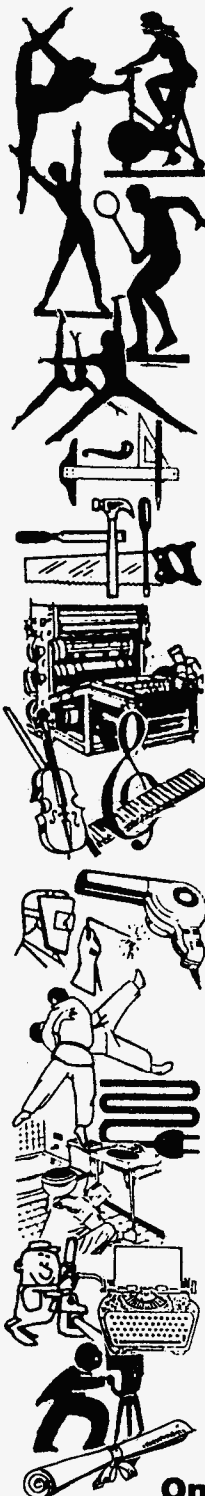
CHAPTERS INCLUDE... How You Profit from Leasing . . . Lessor . . . Lessee . . . Vendor . . . The Buy-Back Option . . . Advantages of Leasing . . . Sale-Leaseback (*how to sell and market*) . . . Computing Leasing Terms (*leasing quotes, how the terms influence the rate, rate tables*) . . . Leasing & Taxes (*what are the benefits? depreciation, investment tax credit, leveraged leasing*) . . . The Lease Agreement . . . Where do I Begin . . . How to Sell Leasing (*turn needs into wants, the special role of vendors*) . . . How to Set up a Vendor Program . . . Selecting Creditworthy Clients . . . Prospecting and Marketing . . . Advertising . . . How to Close Your Prospects . . . The Basic Package . . . Funding the Lease . . . plus much, much more!

One-Time Enrollment Fee \$150

Earn Monthly Commissions Providing

School Tuition & Club Membership Financing

- Just 10 schools and/or clubs can earn \$2500 per month for you . . . on a continuous basis!
- Unlimited Steady Monthly Income potential!



Extending credit expands a club or school's market because it makes membership or enrollment more affordable to more people. Our lender provides financing for schools and clubs — such as Health Clubs, Karate Schools, Tennis Clubs, Dancing Schools, Business & Beauty Schools, Trade Schools, Gyms, etc. — so they can provide membership or tuition plans for their students and members. The lender will even help your new clients set up a financing program for new members and students! And the compulsory payment feature of a financing contract allows schools and clubs to profit from students or members who are no longer attending but who are still making payments.

Market Potential

There are thousands (*with more opening every month*) of schools and clubs that need this financing, so getting clients is easy. You can make a mailing (*of the professionally prepared direct mail brochure we supply you with*) to existing schools and clubs listed in your yellow pages directory or to rented mailing lists and you can also obtain the names of new schools and clubs from your County Clerk's office. You will receive an introduction to our lender, with whom you will work directly, as well as complete start-up instructions, forms, etc.

How Much Can You Earn?

You earn 2½% of the monthly financing . . . which means that an average school or club financing \$10,000 per month will earn you \$250 per month, 10 clubs or schools = \$2500 per month, 100 schools or clubs will earn you \$25,000 per month of steady income. And there is literally no limit to the amount of money you can earn! One-shot deals are great . . . but the solid, steady, monthly income this program provides will help you pay bills and improve your lifestyle.

One-Time Enrollment Fee \$150

On Full-Color VHS Video

Audio Cassettes Also Available

How To Start Your Own FPA
MONEY & CREDIT AGENCY
INTRODUCTORY SEMINAR

**Recorded Live at a Three Hour Seminar at the
Penta Hotel in New York City**

Over 100 men and women paid up to \$95 to attend a three-hour Introductory Seminar at the Penta Hotel in New York City. Now you can see and hear every word spoken just as if you, too, had attended.

If you would like to **Earn Up To \$500 Per Day and More** on a part-time basis without investing \$9,000 up to \$215,000 or more for a franchise [see *The Wall Street Journal* on any Thursday] . . . **view this video!**

If you would like to enjoy the numerous tax advantages of owning your own business . . . such as the ability to deduct part of your rent, utilities, telephone, car, traveling expenses, etc. . . . then **see this video!**

If you would like to enjoy the **perks** your own business can give you, such as a new car . . . health & life insurance . . . pension plan . . . low interest loans . . . travel to trade shows . . . and more . . . **watch this video!**

If you would like to learn how to become an associate of a rapidly growing national company for an initial investment of less than the price of a dinner and show . . . **view this video!**

If you would like a detailed preview of eleven of FPA's money making programs that you can enroll in immediately and see and hear the questions from the audience . . . **see this video!**

If you are interested in earning more money quickly . . . improving your lifestyle and the lifestyles of the people you care about . . . and if you want to become wealthy and financially independent . . . it is very important that you see this video!

3½ Hour Video Cassette \$49.95

Four 60-Minute Audio Cassettes \$49.95



**Toll Free
"800" Number
National
Mortgage Lender
Directory!**

This directory lists active Mortgage Lenders who are seeking additional business. Many of them will **FINANCE MORTGAGES IN ALL 50 STATES** plus many of the others listed are seeking mortgage business in a number of states. Best of all . . . you can phone them **TOLL FREE** at the 800 phone number you will find listed. Local Intra-state phone numbers are also supplied if available so you can phone them if they are located in your home state. Remember . . . the larger the number of active lenders you have access to, the more money you can earn in the business.


National Mortgage Lender Directory \$49.95

**Project a Professional
Image to Your
Customers with
Deluxe Thermographed
Custom Printed
Business Cards**

As a professional in the money and credit business, a smart-looking business card is a must and, as the popular TV commercial says, "Don't leave home without it" . . . as you never know when you will meet a potential client. Under your "**Main Line**" the *Business Description* of your choice will be printed (see choices listed below or you may choose your own custom business description which we will print under your Main Line.) If you are involved in several businesses or working with us in several business categories, we suggest that you order several business cards so that you can hand out the most appropriate business card for your clients' needs and interests. Your **Name or Trade Name, Title, Address and Phone Number** will also be printed in their appropriate positions. Choose either **one color or two-color** professionally thermographed (*raised letter printing*) business cards. A **FREE** business card pocket case will be included with each order. At the next social gathering that you attend when someone asks, "What do you do," you will be pleased to hand them your business card!

BUSINESS DESCRIPTIONS:

- [1] Diversified Financing
- [2] Loan Brokerage Specialist
- [3] Credit & Credit Repair Specialist
- [4] Credit Network (emblem)
- [5] Credit Repair
- [6] National Bank Credit Cards
- [7] Accounts Receivable Financing
- [8] Financing for Health Care Professionals
- [9] Diversified Financing & Leasing
- [10] Signature Loans
- [11] First & Second Mortgages
- [12] Auto, Truck & Equipment Leasing

		Your Phone # Here
Your address City, State, Zip		
Your Name or Trade Name Here Accounts Receivable Financing		
Member: American Financial Coordinators Association		
Your Name or Trade Name Here Diversified Fin.		Your phone # here
Your address here City State Zip		
CREDIT REPAIR		
Your Name or Trade Name Here		
Your phone # here		Your address here City State Zip

Note: Custom printing orders are non-cancellable or returnable. Usual shipping time 10 days from receipt of clear funds. We reserve the right to ship within 30 days of receipt of order (clear funds.) We are not responsible for illegible handwriting. Errors on our part will be reprinted without charge.

**One-color \$45 per Thousand
Two-color \$65 per Thousand**



Help People Borrow from
\$1,000 to \$10,000 and
More . . . Quickly—Con-
veniently—Confidentially
. . . and Watch Your
Profits Roll In!

You Can Earn Money With the Most
Frequently Requested Type of Loan
You Will Find Asked of You
As a Loan Broker...

Signature Loan-by-Mail Program

Everybody needs to borrow money at one time or another—for debt consolidation, vacations, illness, auto repair, home remodeling, tuition, business capital, emergencies, investments, etc. Small (*under \$10,000*) unsecured personal loans have traditionally been the most frequently requested—but most difficult—type of loan to arrange for clients.

Now, the major barrier to these loans has been broken by some of the largest financial institutions in the country so that small loans are welcomed by the lenders we have for this program. They all provide their services through the mail, so you can help people obtain small (*\$1,000 to \$10,000*) “unsecured” loans...quickly, conveniently and confidentially...for any worthwhile purpose. Loan processing is handled directly by a network of lenders who have unlimited funds available for signature loans. No collateral is required, terms are flexible and there is no prepayment penalty.

All you have to do is match the needs of qualified borrowers with those financial institutions in a position to lend the money. It's easy as **1-2-3**. Step-by-step instructions teach you everything you need to know to get started earning money immediately.

Your clients have the opportunity to work directly with the lender for fast answers and the best possible service. And, your commission is guaranteed by the lending institutions.

Here's What You Receive!

With our program you receive a comprehensive professional training manual...simplified, *easy-to-complete* agreements and forms...repro quality brochures and ads...computer listing of unsecured lenders...complete step-by-step instructions . . . **PLUS unlimited telephone consultation.**

Take That First Step To Financial Security!

There is **BIG MONEY** to be made for those who take immediate advantage of opportunities. Help friends, relatives, clients, associates—even **YOURSELF**—obtain signature loans by mail. Now is the ideal time to get into this fabulous and growing business.

One-Time Enrollment Fee \$100

**Earn Unlimited Amounts of Money
Helping New Business “Start-Ups”
and Small Businesses to E-x-p-a-n-d!**

*(Note: Millions have been made on just
one placement of Venture Capital and
Business Start-Up Financing!)*

Venture Capital Program

In the business world, **Idea Financing and New Business Start-Ups** have always been the most difficult areas in which to raise capital—**UNTIL NOW!** Our **Venture Capital Program** is the most innovative and profitable **money-raising finance program** we have ever offered. FPA and the financial firms we are working with have identified the needs of aggressive entrepreneurs and businesses, and answered those needs by designing a program to put capital into their business — *and money into your pocket!* And since Venture Capital is one of the only ways available to raise money for speculative new ideas, **YOU** will be able to help even where others have failed.

Earn Big Money in Five Different Ways!

Earn hundreds of dollars assisting in determining the feasibility of a new project. The cost to client is \$495. **Your Commission is 25% (\$123.50)** . . . Earn thousands more developing a full-blown Business Plan for every feasible project! The cost to client is \$2,000 to \$10,000. **Your Commission is 20% (\$400 to \$2,000)** without any work on your part whatsoever! . . . Earn a professional referral fee for matching the Business Plan to a suitable investor through our **Investment Match-up Service**. The cost to client is \$800. **Your Commission is 25% (\$200)** . . . Earn a percentage of ALL funds raised! No out-of-pocket cost to client. **You earn 1% to 5%+ of funds — \$5,000 to \$500,000+!** . . . Receive stock and warrants in the new entity! No out-of-pocket cost to client. **Stock and Warrants for you which can be worth millions!** *This is how many Americans become rich today!*

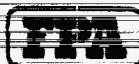
America is Changing . . .

and if you want to earn big money and be successful in the months and years ahead, you must be aware of these changes . . . go with the flow . . . and **be in the right place at the right time!** America is turning into an **information, financial and service** economy. Entrepreneurship is the coming trend. **Five million businesses will be started in the next five years.** Most new jobs are now and will be created by new small businesses . . . and these millions of “start-up” businesses will need seed money and expansion money in the months and years ahead . . . offering you unlimited opportunities to earn really big money.

You receive an exclusive **200-page Venture Capital Acquisition Specialist Training Manual** . . . **Professionally Prepared Legal Agreements** that guarantee your fees, stock, warrants, commissions, etc., **Camera Ready Ads, Brochures, Letters, Special Telephone “Hot Line” Phone Number** . . . and Much, Much More!

Enroll Today and begin helping entrepreneurs, businesses, associates, **EVEN YOURSELF** obtain the cash to finance any new business idea. This ground-floor opportunity in an incredible growth industry is a perfect entry point or an ideal *add-on* to any Money and Credit Agency or Financial Service Business!

One-Time Enrollment Fee \$395



Start Your Own MONEY & CREDIT AGENCY

Start-In-Business **Money Saving Packages**

We've grouped our programs that complement each other together so that you can offer your clients and customers a wider range of money and credit services. You can save up to 40% of the regular individual program enrollment fees by choosing our **"Start-In-Business Money Saving Packages"** which will allow you to earn additional money by offering more services. For instance, consumers who contact you because they cannot obtain a national credit card through conventional channels usually cannot obtain a loan or mortgage because of derogatory information about them on their

credit bureau reports and these consumers are ideal candidates for our Credit Repair Service. Similarly, many consumers who purchase our Credit Power Reports just don't find the time to read 192 to 256 pages and they will contact you to help them get them a credit card or repair their credit. And you will find similar situations in our other groupings of money and credit programs. If you want to save up to 40% and **earn additional income**...our **Money Saving Packages** are the smart way to go! Enroll today and **SAVE!**

Consumer Credit Business Package

Credit Card Counselor Program	Reg. \$150
Credit Repair Counselor Program	Reg. \$495
Credit Power Credit Consultant Program	Reg. \$150
	REG. \$795

Only
\$495
SAVE \$300

Consumer Mortgage Business Package

Residential First Mortgage Program	Reg. \$295
Mortgage Refinance Program	Reg. \$150
First Mortgage Purchase Program	Reg. \$150
	REG. \$595

Only
\$395
SAVE \$200

Loan & Financing Business Package

Loan Broker Program	Reg. \$100
Venture Capital Acquisition Specialist Program	Reg. \$395
SBA Loan Packaging Program	Reg. \$100
	REG. \$595

Only
\$395
SAVE \$200

Small Business Assistance Package

Accounts Receivable Purchase Representative	Reg. \$150
Merchant Credit Card Account Program	Reg. \$150
SBA Loan Packaging Program	Reg. \$100
	REG. \$400

Only
\$295
SAVE \$105

Leasing Business Package

Auto/Truck/Equipment Leasing Program	Reg. \$100
Computer & Business Equipment	
Mini Lease Program	Reg. \$150
	REG. \$250

Only
\$200
SAVE \$50

Complete Money & Credit Agency Owner's Package

Save \$2340 and Enjoy Special Benefits

Membership Includes The Following:

Enrollment In ALL of The Programs Listed Below

- | | |
|---|------------|
| 1 Accounts Receivable Purchase Program Representative | Reg. \$150 |
| 2 Auto & Truck Leasing Program | Reg. \$100 |
| 3 Commercial Real Estate Loan Program | Reg. \$150 |
| 4 Computer & Business Equipment Mini Lease Program | Reg. \$150 |
| 5 Credit Card Counselor Program | Reg. \$150 |
| 6 Credit Card Marketing to College Students | Reg. \$150 |
| 7 Credit Power Credit Consultant Program | Reg. \$150 |
| 8 Credit Repair Counselor | Reg. \$495 |
| 9 First Mortgage Purchase Program | Reg. \$150 |
| 10 Four Programs to Finance Health Care Professionals | Reg. \$150 |
| 11 Loan Broker Program | Reg. \$100 |
| 12 Merchant Credit Card Account Program | Reg. \$150 |
| 13 Mortgage Cash-Out Program | Reg. \$150 |
| 14 Mortgage Interest Reduction Consultant | Reg. \$150 |
| 15 Mortgage Refinance Program | Reg. \$150 |
| 16 Residential First Mortgage Program | Reg. \$295 |
| 17 SBA Loan Packaging Program | Reg. \$100 |
| 18 School Tuition & Club Membership Financing Program | Reg. \$150 |
| 19 Signature Loan-by-Mail Program | Reg. \$100 |
| 20 Student Loan Funding Program | Reg. \$150 |
| 21 Telephone Dial-It Business Report | Reg. \$150 |
| 22 Venture Capital Program | Reg. \$395 |

Regular Enrollment Fees Total...\$3835

Only \$1495

-----Program Enrollment and Order Form-----

F A X your order 24 hours a day...Dial 718-965-3400

Financial Planning Associates of California

5339 Prospect Rd. - Suite 413 • San Jose, CA 95129

Please enroll me in the program(s) or Money Saving Package(s) indicated. I understand that your program(s) contain copyrighted material, trade secrets, & lending sources and no returns will be accepted or refunds made once the material is delivered to me. I also understand that the terms, conditions, & lending sources on your programs are subject to change without notice. I further understand that even though no refunds will be made, I may exchange any program within 30 days for another program with the same enrollment fee (or pay the difference if the enrollment is higher).

Signature _____

- ☐ Accounts Receivable Purchase Representative \$150
- ☐ Accounts Receivable Regional Director \$495
- ☐ Auto & Truck Leasing Program \$100
- ☐ Thousand Business Cards
 - ☐ One-color \$45 per Thousand
 - ☐ Two-color \$65 per Thousand
 - ☐ Second color ☐ Red ☐ Blue
- ☐ Commercial Real Estate Loan Program \$150
- ☐ Computer & Equipment Mini-Lease Program \$150
- ☐ Credit Card Counselor Program \$150
- ☐ Credit Card Marketing to College Students \$150
- ☐ Credit Power Credit Consultant Program \$150
- ☐ Credit Power Program with Cassettes \$175
- ☐ Credit Repair Counselor Program \$495
- ☐ FPA's Money & Credit Agency Seminar Cassettes
 - ☐ Video \$49.95 ☐ Audio \$49.95
- ☐ First Mortgage Purchase Program \$150
- ☐ 4 Loan Programs for Health Care Professionals \$150
- ☐ Government Small Business Loan Program \$295
- ☐ Loan Broker Program \$100
- ☐ Merchant Credit Card Account Program \$150
- ☐ Money Source Directories \$10 each
 - ☐ #8001 ☐ #8002 ☐ #8006 ☐ #8008
 - ☐ #8009 ☐ #8010 ☐ #8012 ☐ #8013
 - ☐ #8014 ☐ #8015 ☐ #8018 ☐ #8019
 - ☐ #8020 ☐ #8022 ☐ #8023 ☐ #8024
- ☐ Money Source Directories — All 16 \$100
- ☐ Mortgage Cash-Out Program \$150
- ☐ Mortgage Interest Reduction Consultant \$150
- ☐ Mortgage Interest Reduction w/5¼" diskette \$200
- ☐ Mortgage Interest Reduction w/3¼" diskette \$205
- ☐ Mortgage Refinance "Gold Rush" Program \$150
- ☐ Residential First Mortgage Program \$295
- ☐ SBA Loan Packaging Program \$100
- ☐ School Tuition & Club Membership Financing \$150
- ☐ Signature Loan-by-Mail Program \$100
- ☐ Student Loan Funding Program \$150
- ☐ Telephone Dial-It Business Report \$150
- ☐ Toll Free 800 Number National Lender Directory \$49.95
- ☐ Venture Capital Program \$305

FPA Start-in-Business Money Saving Packages

- ☐ Consumer Credit Business Package \$495
- ☐ Consumer Mortgage Business Package \$395
- ☐ Loan & Financing Business Package \$395
- ☐ Small Business Assistance Package \$250
- ☐ Leasing Business Package \$200
- ☐ COMPLETE MONEY & CREDIT AGENCY OWNER'S PACKAGE \$1495

For Credit
Card Orders



1-800-336-6372 Ext. 742

If busy or questions, (718) 768-6803 Ext. 742

- ☐ I have enclosed \$_____ ☐ Check ☐ Money Order
- ☐ Please charge \$_____ to my credit card
 - ☐ Visa ☐ MasterCard ☐ American Express
 - ☐ Discover ☐ Diners Club ☐ Carte Blanche
- ☐ I have enclosed \$20 additional for Express Delivery
- ☐ I have enclosed \$30 additional for Express Delivery for each Business Saving Package
- ☐ I have enclosed \$75 additional for Express Delivery for Complete Money & Credit Agency Owner's Package

ACCOUNT NUMBER _____						
MY CARD EXPIRES: _____						

Shipping Instructions:

Ship to _____

Address _____

City _____ State _____ Zip _____

Business Phone [] _____ Best time to call _____

Home Phone [] _____ Best time to call _____

Checks held for bank clearance. Money order and credit cards orders shipped without delay.

Typesetting Instructions

for Business Cards (Please type or print clearly)

_____ Main Line on Card (your name or trade name)

Choose Business Description # _____

(will appear under main line)

- [1] Accounts Receivable Financing
- [2] Auto, Truck & Equipment Leasing
- [3] Credit & Credit Repair Specialist
- [4] Credit Network (emblem)
- [5] Credit Repair
- [6] Diversified Financing
- [7] Diversified Financing & Leasing
- [8] Financing for Health Care Professionals
- [9] First & Second Mortgages
- [10] Loan Brokerage Specialist
- [11] National Bank Credit Cards
- [12] Signature Loans
- [13] Venture Capital
- [14] Other: _____

Address _____

City _____ State _____ Zip _____

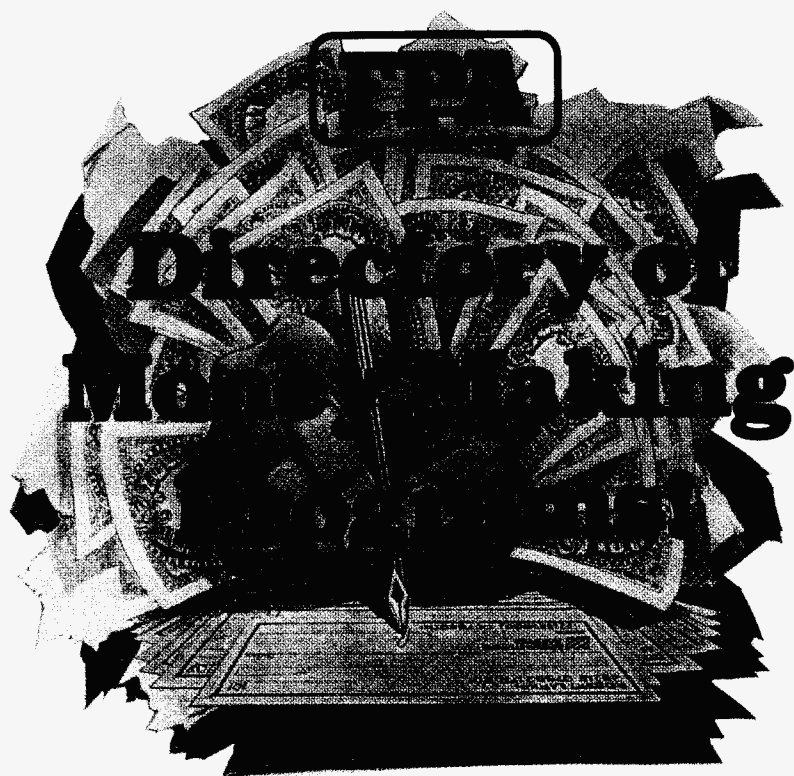
Phone [] _____

Your name & Title—if you use trade name as main line

If additional cards are desired, please use plain paper to give us the required information as above.

Here's Your Copy!

**Earn Up To \$500
Per Day and More! . . .**



**Start Your Own
Money
&
Credit
Agency!**

Details Inside!

**Financial Planning Associates of California
5339 Prospect Rd. - Suite 413
San Jose, CA 95129**

BULK RATE U.S. POSTAGE PAID BROOKLYN, NY Permit. No. 351
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TO: